

# Benefits Overview

**RCI Consultants**

# 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

RCI Consultants has a dedicated phone number at 844-204-3758 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 844-204-3758. We are here to help you.

#### Dedicated benefits website

You can use RCI Consultant's dedicated benefits website at [RCIBenefits.com](https://RCIBenefits.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.



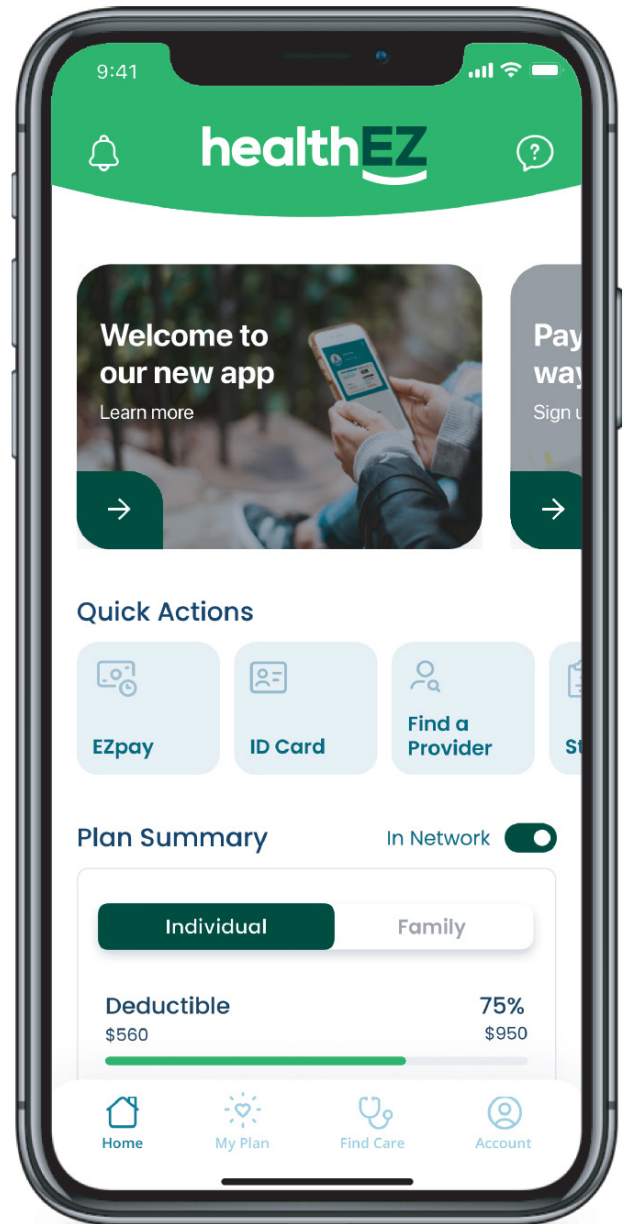
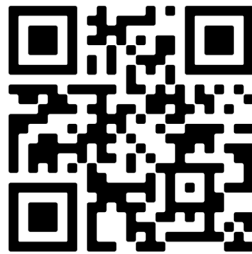
## Tap. Pay. Done.

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 [RCIBenefits.com](https://RCIBenefits.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.



## Chronic Conditions Management

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 RCI Consultants health plan.

Register at [be.livongo.com/HEALTHEZ/register](https://be.livongo.com/HEALTHEZ/register) or call [\(800\) 945-4355](tel:8009454355) with code: [HEALTHEZ](https://be.livongo.com/HEALTHEZ/register)

### LIVONGO FOR DIABETES



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

### LIVONGO FOR HYPERTENSION

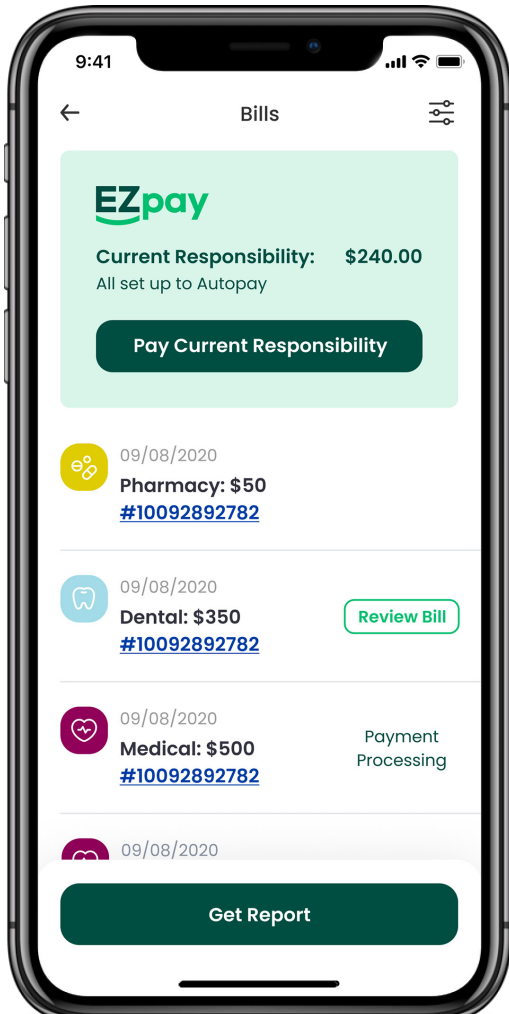


Connected blood pressure monitor, personalized insights, shareable reports and access to expert health coaches.

### 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.



## 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.



## Physicians need to be in-network with PHCS.



Your medical network is a group of healthcare providers that offer services at a lower rate than out-of-network providers, which you will see reflected on your statements as a discount.

To find out if your provider is in-network, please visit [RCIBenefits.com](https://RCIBenefits.com), and click "Find Care."

## Facilities need to accept 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 for facilities; you can choose any 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 advocacy on your behalf between you and your facilities.

**Payer Compass Patient Advocacy: 855-719-3763, 7 a.m. – 5 p.m. CST, Monday – Friday.**

There are several ways to confirm that your preferred facility will accept the terms of Reference Based Pricing. To find out how, please visit [RCIBenefits.com](https://RCIBenefits.com), and click "Find Care."

## Your Pharmacy Benefit Manager is Southern Scripts.



### 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 you could save money with Southern Scripts mail service pharmacy. Visit [RCIBenefits.com](https://RCIBenefits.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.

### Southern Scripts Member Portal

Your member portal is a great resource for tools - such as a pharmacy locator, drug price check, formulary list, and more. Your custom member page is tailored to the specifics of your prescription benefit plan. To get the most out of your prescription benefit, visit [SouthernScripts.net/members](https://SouthernScripts.net/members).

## Your Specialty Medications are administered through SHARx.



Your employer will begin providing a new service to enrolled members in your current health plan. It's a new prescription drug benefit and advocacy program provided through SHARx.

### What is SHARx?

SHARx is a pharmacy advocacy solution provided by your employer. This program was created to extend advocacy program benefits to employees like you. Our role is to help facilitate the advocacy onboarding process for each eligible member of your employer's health plan and provide access for high-cost medications.

Visit [sharxplan.com](https://sharxplan.com) or call 314-451-3555 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](https://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

### Copay Plan (PPO Plan)

	Reference Based Pricing (RBP)
<b>Calendar Year Deductible</b> Employee only Family	\$1,000 \$2,000
<b>Coinsurance</b>	20%
<b>Out-of-Pocket Maximum</b> Employee only Family	\$3,000 \$6,000
<b>Preventive Care**</b>	100% Covered
<b>Office Visits**</b> Primary Services Specialist Services	\$30 Copay \$50 Copay
<b>Hospital Services</b>	20%*
<b>Emergency Services</b> Emergency Room Emergency Medical Transportation	\$200 Copay, then 20%* 20%*
<b>Urgent Care Services</b>	\$50 Copay
<b>Chiropractic Services**</b>	\$30 Copay
<b>Mental Health/Chemical Dependency</b> Inpatient Office Visit**	20%* \$30 Copay

## Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
<b>Prescription Drug Coverage</b> Generic Preferred brand Non-preferred brand Any Prescriptions over \$350	\$10 Copay \$35 Copay \$60 Copay Refer to SHARx	\$25 Copay \$87.50 Copay \$150 Copay Refer to SHARx

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

\* After deductible

\*\* Reference Based Pricing applies unless a PHCS Practitioner Only Network Provider is utilized

## Summary of Medical Benefits

### HSA Plan

	Reference Based Pricing (RBP)
<b>Calendar Year Deductible</b>	
Employee only	\$2,000
Employee Under Family Coverage	\$3,000
Family	\$3,000
<b>Coinsurance</b>	10%
<b>Out-of-Pocket Maximum</b>	
Employee only	\$4,000
Employee Under Family Coverage	\$7,350
Family	\$8,800
<b>Preventive Care**</b>	100% Covered
<b>Office Visits**</b>	
Primary Services	10%*
Specialist Services	10%*
<b>Hospital Services</b>	10%*
<b>Emergency Services</b>	
Emergency Room	10%*
Emergency Medical Transportation	10%*
<b>Urgent Care Services</b>	10%*
<b>Chiropractic Services**</b>	10%*
<b>Mental Health/Chemical Dependency</b>	
Inpatient	10%*
Office Visit**	10%*

## Summary of Pharmacy Benefits

Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$4 Copay After Deductible	\$8 Copay After Deductible
Preferred brand	20% After Deductible up to \$50	20% After Deductible up to \$100
Non-preferred brand	20% After Deductible up to \$100	20% After Deductible up to \$200
Any Prescriptions over \$350	Refer to SHARx	Refer to SHARx

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

\* After deductible

\*\* Reference Based Pricing applies unless a PHCS Practitioner Only Network Provider is utilized



## 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, Rotovirus, Tetanus
- Assessments for alcohol and drug use, behavior, height, weight, body mass and oral health

# Connect with us



[service@healthez.com](mailto:service@healthez.com)  
[RCIBenefits.com](http://RCIBenefits.com)



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