Benefits Overview

Steel & Metal Systems, Inc

Dedicated Website

SteelAndMetalSystemsBenefits.com

Dedicated Phone Number

844-801-1912

healthEZ

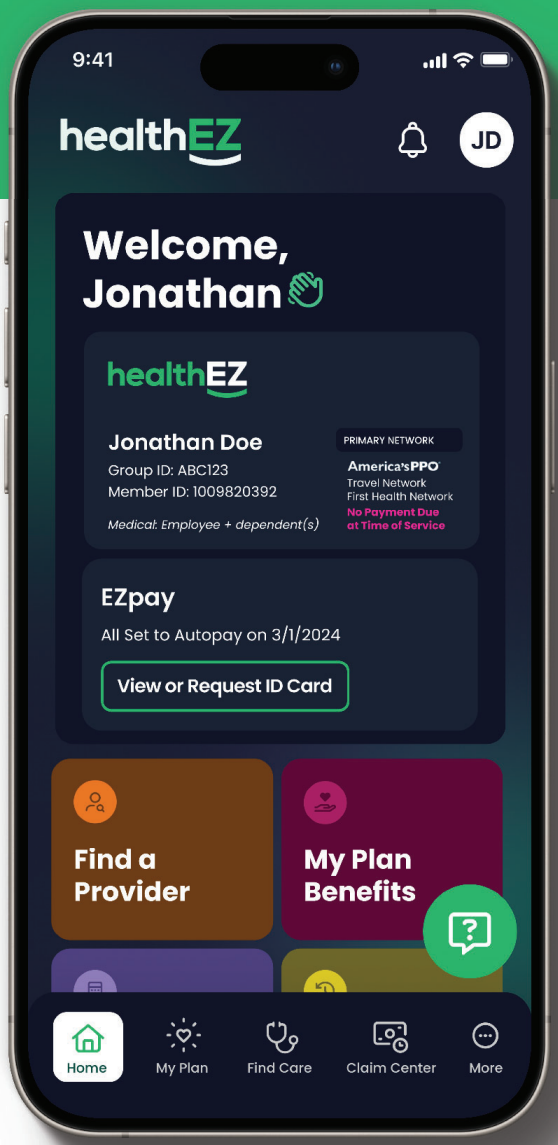
Welcome!

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 over 40 years.

healthEZ

Manage your health benefits without all the headaches



Download the free myHealthEZ app to view your benefits, manage and pay bills, 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.

Find a provider

Search local healthcare professionals and filter results by location and specialty to find the right care provider for you and your family.

EZchoice

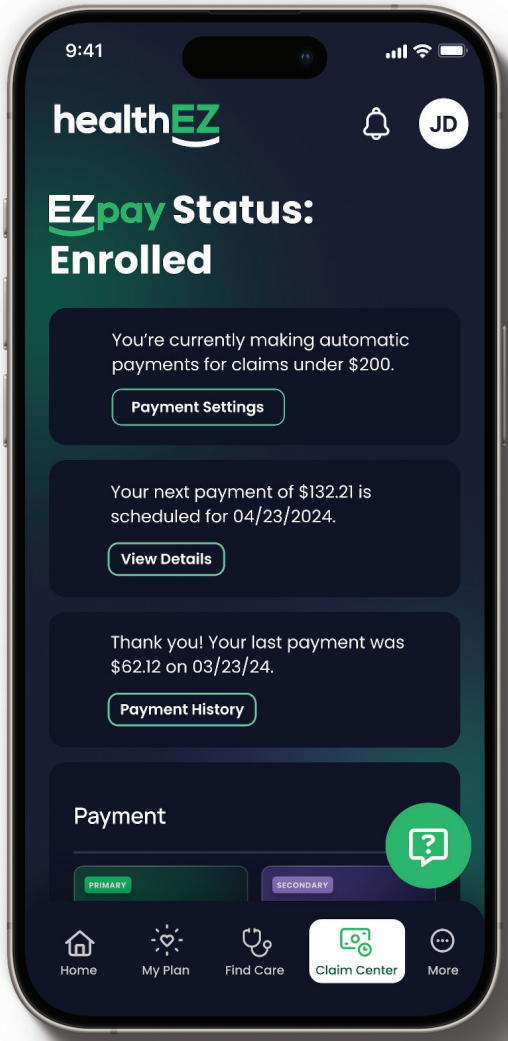
EZchoice makes provider choice easy and medical costs transparent so you can be confident that you are not overspending on your medical care.

Tap into your health benefits

Scan the QR code with your device's camera to download the myHealthEZ app and put the power of hassle-free health benefits management at your fingertips.

Download on the App Store

GET IT ON Google Play



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, we will notify you via email each time we process a bill of yours. Your options are:

- Approve Payment
- Decline Payment
- Do not respond

If you do not respond and have a card on file, EZpay will pay your portion automatically. The automatic payment is processed:

- Two days for bills under $250
- Five days for bills over $250

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.

Care Advocacy

Helping you when you need it the most.

If you require services like a surgery, hospital stay or you are diagnosed with a complex medical condition, **you may receive a call, text or email from someone on the HealthEZ care management team.**

The advocate is there to help you:

- Understand your treatment options
- Coordinate services among your doctors
- Make sure you have everything you need for a quick recovery with the right care

Boost Your Baby

Promoting healthy pregnancies and happy moms.

HealthEZ offers maternity support by providing education and resources to promote a healthy pregnancy through postpartum.

- Expectant mothers and fathers will have a dedicated one point of a contact throughout their pregnancy journey.
- Providing tips on how to stay happy and healthy during and post pregnancy
- Maternity support offered through pregnancy until 6 months postpartum

Teladoc HEALTH | Livongo®

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 all family members with coverage through your health plan.

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

LIVONGO FOR DIABETES

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

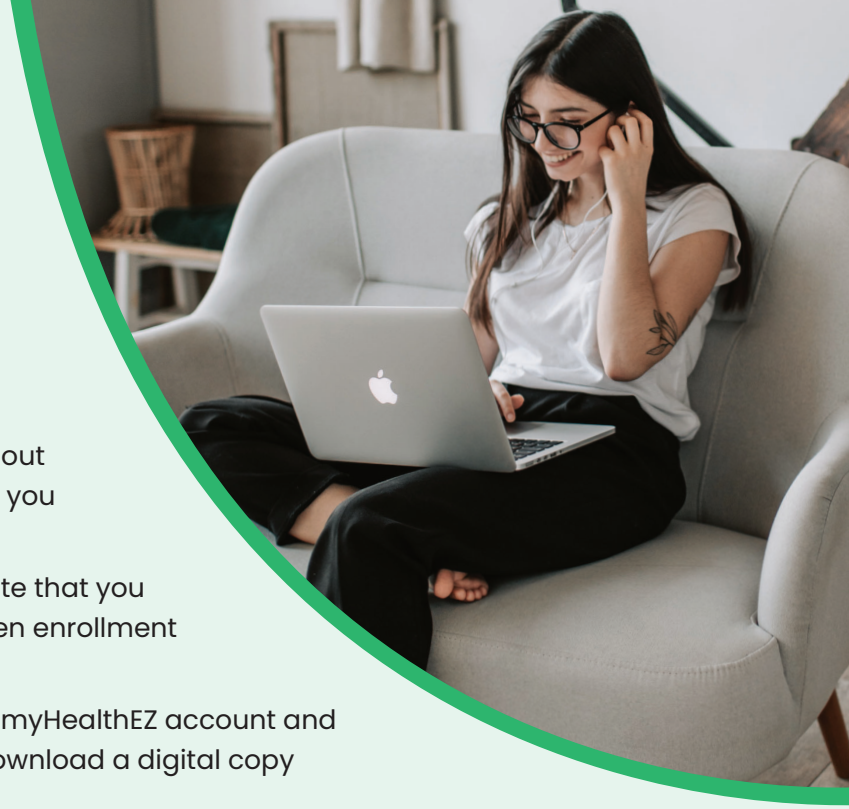
LIVONGO FOR HYPERTENSION

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.

healthEZ



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.

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: pc-providerrequest@zelis.com.

Option 3: Compass Connect
Use the portal to search for a participating facility. Visit https://hez.connect.payercompass.com/

Your Pharmacy Benefit Manager is CVS Caremark.

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 CVS Caremark's mail service pharmacy. Visit your dedicated Benefits website for more information on how to get started and to download the CVS Caremark 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 CVS Caremark at 866-818-6911.

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 Caremark.com.

CVS Caremark 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 Caremark.com.

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.

Summary of Medical Benefits

Reference Based Pricing Plan

Embedded Deductible Embedded Out-of-Pocket Maximum	Reference Based Pricing
Deductible	
Individual Coverage	$3,500
Family Coverage	$7,000
Out-of-Pocket Maximum	
Individual Coverage	$7,000
Family Coverage	$14,000
Preventive Care Services	No Charge
Primary Office Visit	$30 Copay
Specialist Office Visit	$50 Copay
Chiropractic Visit	20%*
Urgent Care Services	$70 Copay
Complex Imaging: MRI/CT/PET Scans	20%*
Inpatient Hospital Care Facility Fee Physician Fee	 20%* 20%*
Outpatient Procdures Facility Fee Physician Fee	 20%* 20%*
Emergency Room Services	20%*
Emergency Medical Transportation	20%*
Mental Health/Chemical Dependency - Inpatient	50%*
Mental Health/Chemical Dependency - Office Visit	$60 Copay

Summary of Pharmacy Benefits

Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	$15 Copay	$30 Copay
Preferred Brand	$50 Copay	$100 Copay
Non-Preferred Brand	$75 Copay	$150 Copay
Specialty	20% Coinsurance	Not Available

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

* Coinsurance after deductible

healthEZ