Health Benefits Simplified

The Alexander Group, Inc Medical Benefits Overview

Effective 12/1/2018 | 844-855-0620 | www.alexandergroupbenefits.com

Alexander group

Welcome!

HealthEZ is proud to continue to serve as your benefit administrator. We help companies all over the US provide custom, personalized benefits, and we're here to make your life easier! We are a family-owned business serving families like yours for over 35 years.

Your employer selected HealthEZ because we are truly a different kind of health care company. We understand health insurance can be very complicated, and it's our goal to help you navigate the health care maze. **We are here to serve you!**

We start by answering our phones with human beings – if you're sick or just have a simple question about your benefits, we are here to listen and help you. You have one dedicated phone number to call no matter what you need.

We provide you with a simple online statement once a month if we have processed any claims –
making it easy for you to understand what your doctor billed, what your insurance paid and what you owe. You can even pay your part of the bill online!

HealthEZ doesn't serve clients; we serve people. **We are here to take care of you.**

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Personalized Customer Service

The Alexander Group has a dedicated phone number 844-855-0620 that is answered by humans between the hours of 8 a.m. and 7 p.m. Central Time. No phone trees! After business hours, you simply press "3" to reach our 24/7 nurseline.

Care Management and Nurseline

You have 24/7 access to HealthEZ's team of experienced nurses and doctors. Have a health-related question or need help finding the right doctor? Give us a call at 844-855-0620. We would love to help you!

One Simple Statement

HealthEZ provides all of your expenses in one document. The consolidated monthly statement provides a level of straight forward convenience unique in the industry.

HEALTH*ezpay*

The EZ Way to Pay Your Medical Bills

Pay your medical bills the easy and accurate way.
- Safe
- Secure
- Easy
- You click, we pay!

Your Personal Benefits Website

Once you receive your ID card, you'll be able to set up your online account to view all your information related to your benefits, including your statements, account balances, recently processed claims, and access your EZpay accounts.

Benefit information, your plan overview, forms and education, access to customer service is also available on the custom website - everything you need, all in one place.

Visit www.alexandergroupbenefits.com

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![Cigna logo]

Your primary medical network is Cigna.

Get maximum coverage with the smallest bill possible by ensuring the provider you select is part of your provider network(s). To find a doctor, visit www.alexandergroupbenefits.com.

![Magellan Rx Management logo]

Your pharmacy benefit manager is Magellan Rx.

The same prescription rarely costs the same price. Be a savvy customer and price compare your prescriptions at different pharmacies to get the best price.

• Ask your doctor to start you on the lowest cost alternative
• Check out the "$4 Prescriptions" at places like Wal-Mart
• Price Shop your prescriptions at Sam's Club and Costco; you don't have to be a member to access their pharmacy!

Go to www.alexandergroupbenefits.com for more information on prescriptions that will save you money!

Boost Your Baby

Healthy moms, happy babies. Planning a family? Call us!

Boost Your Baby helps moms and dads during and after pregnancy to have healthy and happy babies. Our team includes Mommy Mentors, specialist nurses, doctors, and mothers committed to serve you.

Visit www.boostyourbaby.com for more information.

Flexible Spending Account

HealthEZ is administering your Flexible Spending Accounts for 2018. The amount you elect for January 1st will be available once the plan begins, but whatever you don't use by the end of the plan year will go away, making this a "use-it- or-lose-it" account. You are also locked into your initial election for the plan year. The plan year will end December 31 each year.

There are two types of FSA accounts

Medical FSA - A Medical Flexible Spending Account (FSA) allows you to set aside pre-tax dollars that can be used to pay for eligible medical, dental, pharmacy and vision expenses not reimbursed by any other source.

Dependent Care Account - You can use the Dependent Care Flexible Spending Account (DCA) to reimburse yourself for expenses that you incur to care for your eligible dependents (age 13 and under) while you work.

HealthiestYou

All members have unlimited access to doctor consultations with a licensed physician at $0 cost through HealthiestYou telemedicine services.

They can consult, diagnose and prescribe for things like:

- Allergies
- upper respiratory infections
- earaches
- pink eye
- urinary tract infections
- and more

You can speak to a licensed physician at any time or access via video chat or email no matter where you are.

Visit www.healthiestyou.com or call 866-703-1259.

Summary of Medical Benefits

PPO Plan

	In-Network	Out-of-Network
Calendar Year Deductible		
Employee Only	$2,500	$5,000
Family	$7,500	$15,000
Coinsurance	0%*	50%
Out-of-Pocket Maximum		
Employee Only	$2,500	$15,000
Family	$7,500	$45,000
Preventative Care	100% Covered	Not Covered
Physician Services	$30 Copay	50%*
Hospital Services – Inpatient & Outpatient Care	0%*	50%*
Emergency Services	$250 Copay	$250 Copay
Urgent Care Services	$75 Copay	50%*
Chiropractic Services	$30 Copay	50%*
Mental Health / Chemical Dependency		
Inpatient	0%*	50%*
Outpatient	$60 Copay	50%*

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	$15 Copay	$30 Copay
Preferred Brand	$35 Copay	$70 Copay
Non-Preferred Brand	$65 Copay	$135 Copay
Specialty	$100 Copay	$200 Copay

NOTES: This serves as a summary of your benefit plan only. Please refer to your Summary Plan Description for actual coverage, limitation and exclusion provisions.

*After Deductible

Chiropractic Services are only covered for rehabilitation that has been ordered by a physician and is limited to the number of visits prescribed. Additional visits must be pre-certified for medical necessity.

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