

# Benefits Overview

**Kennion Benefit Advisors**

# 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

Kennion Benefit Advisors has a dedicated phone number at 844-839-6740 that is answered by a real person between 7 a.m. and 7 p.m. CST.

#### 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 844-839-6740. We are here to help you.

#### Dedicated benefits website

You can use Kennion Benefit Advisors's dedicated benefits website at [KennionPlans.com](https://KennionPlans.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.



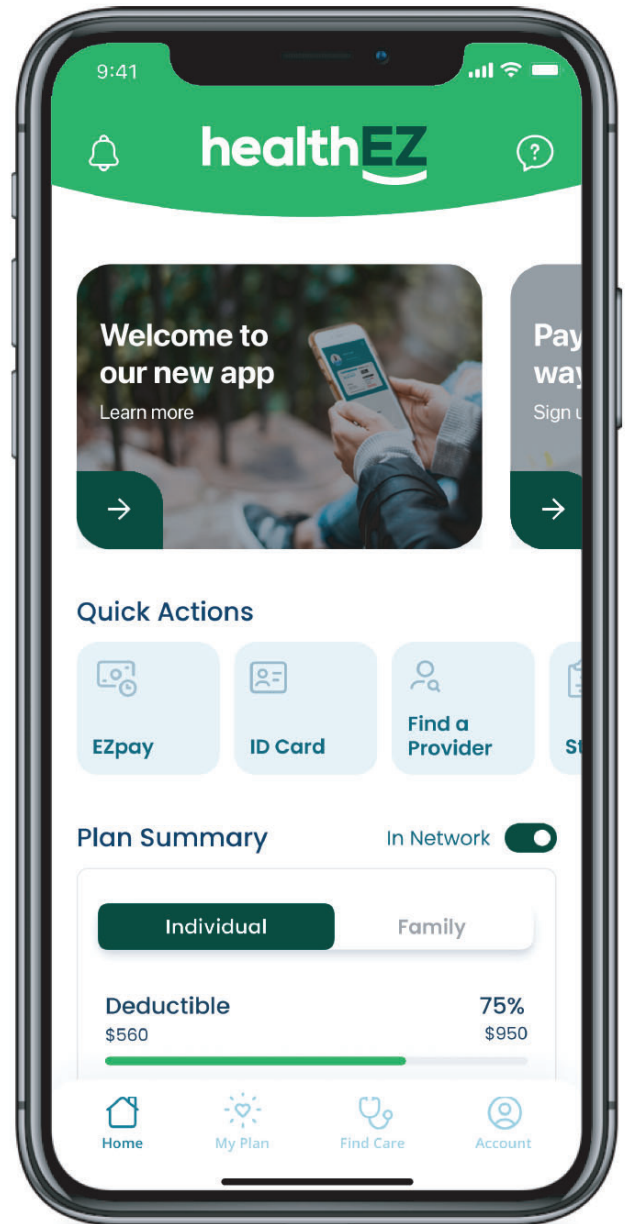
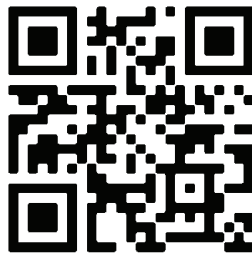
## Tap. Pay. Done.

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.

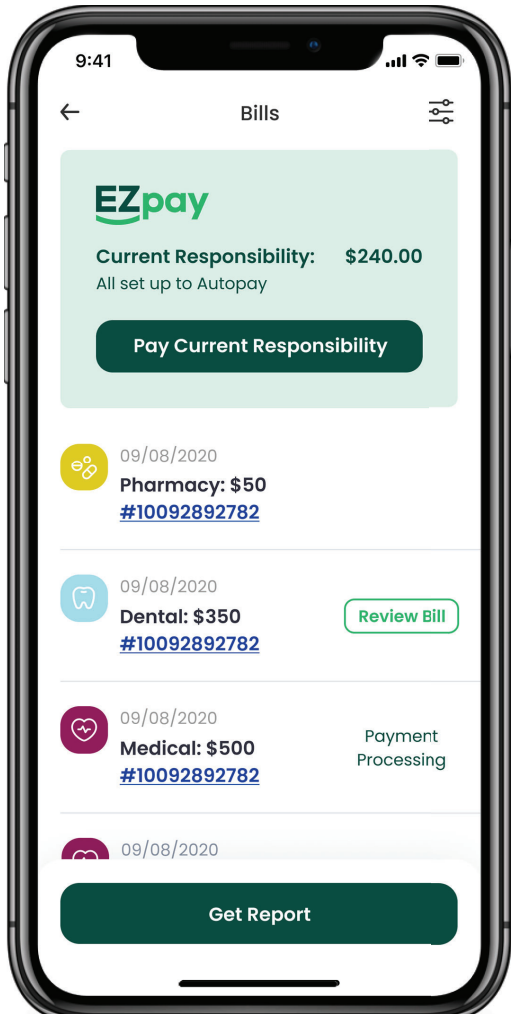


## myHealthEZ Account

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



# Understanding your medical plan

When you enroll in medical coverage, you and your employer pay for your health care expenses. Understanding the different parts of a medical plan will help you pick the best option for you and your family. Note that your employer will pay the full cost of preventive care even before you meet your deductible when you use in-network providers.

Plan year starts

## Deductible & Copays

You pay 100% out-of-pocket for services that are subject to the deductible. Copays may apply for certain services instead of the deductible.



You pay 100%

## Coinsurance & Copays

Once you've met your deductible, you and your employer share the cost of care with coinsurance. Copays may still apply for certain services instead of deductible.



You pay a portion

## Out-of-Pocket Maximum

After you reach your out-of-pocket maximum, your employer pays the full cost of eligible services for the rest of the year.



You pay 0%

Plan year ends

## Deductibles

The amount you pay out-of-pocket each year for eligible services where your deductible applies before your employer begins to pay a portion of the costs.

## Coinsurance

Once you've met your deductible, you and your employer share the cost of care. For example, you pay 20% for services and your employer pays 80% of the cost until you reach your out-of-pocket maximum. Please see your Summary of Medical Benefits table for actual coverage.

## Copays

A fixed amount you pay for a specific service. Copays do not count towards your deductible, but do count towards your out-of-pocket maximum.

## Out-of-Pocket Maximum

The most you will pay each year for eligible services. After you reach your out-of-pocket maximum, your employer pays the full cost of eligible services for the rest of the year.

You always know where you stand with HealthEZ. Access claims history, payments and plan details like Copays and Deductibles anytime on your phone or online. See upfront what services cost before you make an appointment. Know exactly what you owe with a simple monthly statement that's double-checked for accuracy. You can call us anytime with questions big or small. It's why we're here.



## 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.



## You've got HealthJoy virtual health!

All members have access to virtual health appointments with a licensed physician through HealthJoy 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 [HealthJoy.com](https://www.healthjoy.com) or call 1-877-500-3212 to contact a doctor.

Talk to a doctor anytime, anywhere.



# How to Download and Activate HealthJoy

To get started, just download our app and activate your account. HealthJoy is the first stop for all your healthcare and employee benefits needs.

## 1. Download the App

Download, install, and log into the HealthJoy app. The app is available for Android, iPhone, and iPad. Just click the download button at the end of the setup process and you'll be taken to our app within your smartphone's app store.

## 2. Sign Up

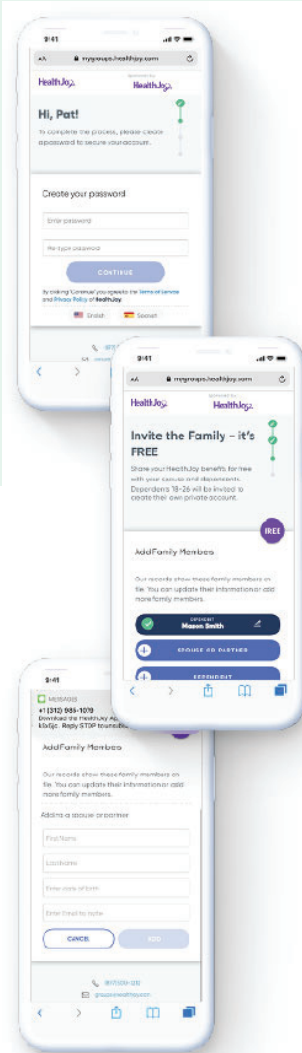
To activate, click "Sign Up" within the HealthJoy app. Type in your work email address to receive a new activation email. Open the email and click the "Get Started" button.

## 3. Create Password

You'll be taken to a web page asking you to create a password that is at least eight characters.

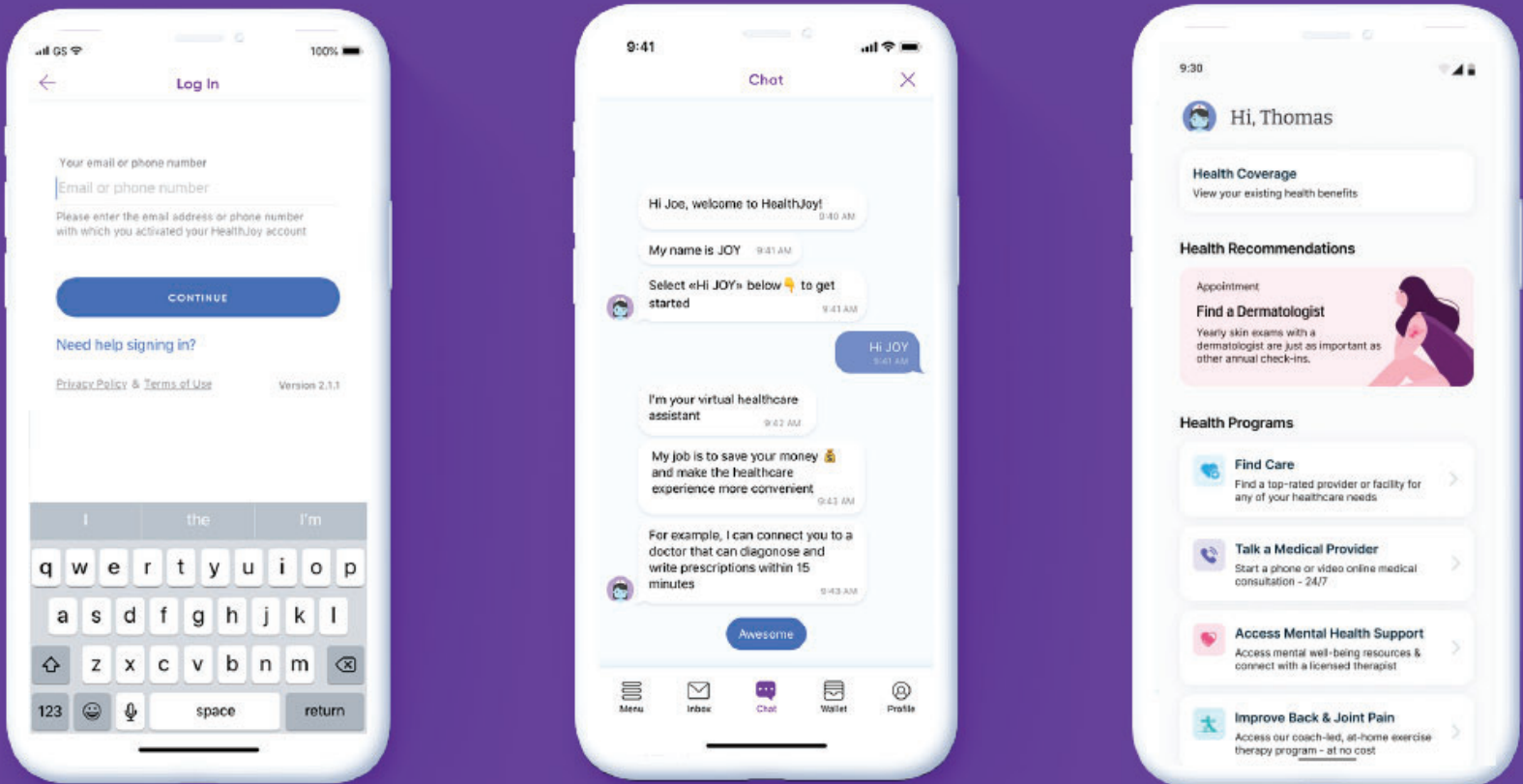
## 4. Add Family Members

Adding family members is free, and we encourage you to invite all members of your immediate family who are over 18 years old. They will get access to all the same services including free healthcare concierges and medical professionals.



## 5. Login

Log into the app with your email address and the password you created. JOY, your virtual healthcare assistant, will welcome you to the app. You can start using the app within seconds.



## Did you forget your password or miss your activation email?

You can still log in! Enter your email or phone number. You can choose to update your password, or we can send a “magic link” to your phone or email so you can instantly log in.



If you have any other issues with activation or logging into our system, please call or email us at:

**(877) 500-3212**  
**support@healthjoy.com**



## Your Pharmacy Benefit Manager is MedOne.



### 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 MedOne's mail order service. Visit [KennionPlans.com](https://www.kennionplans.com) for more information on how to get started and to download the mail order forms.

### 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 [MedOne-Rx.com](https://www.MedOne-Rx.com).

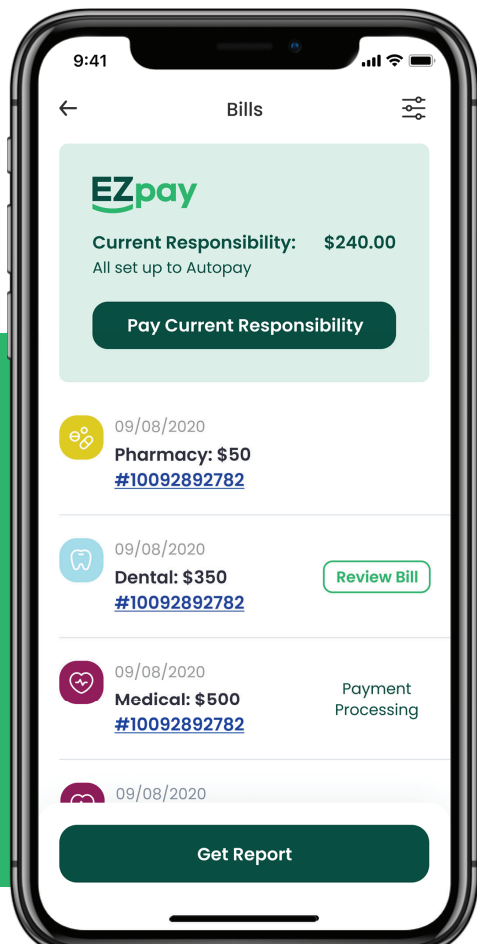
# Health Savings Account

A Health Savings Account (HSA) is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.

By using untaxed dollars in an HSA, you may be able to lower your overall health care costs.

This account belongs to you, regardless if your employment or medical coverage changed. Funds in this account can grow tax free and rollover from year to year.

You are eligible for a Health Savings Account if are enrolled in the Saver HSA Plan.



## 2023 Maximum Annual Contribution Amounts\*

Employee Only: \$3,850  
Family Coverage: \$7,750

*\*Individuals age 55 or older are eligible to contribute an additional \$1,000 per year.*

## Add your HSA to EZPay!

Add your Health Savings Account (HSA) to your EZPay account within myHealthEZ to quickly pay your portion of medical bills. Setup payment priority with up to 5 credit and debit cards, and HSA accounts.

EZpay will combine your payment with payment from your health insurance so that we pay your healthcare provider in full.



## Freedom Plans

If you are enrolled in the Freedom Platinum, Freedom Gold, Freedom Silver, or Freedom Bronze Plan, you do not have a medical network for facilities or providers.

## 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.

Remember you also have access to Healthjoy.

HealthJoy is the virtual access point for all your healthcare navigation and employee benefits needs. Healthjoy is provided free by your employer to help understand and make the most of your benefits. We connect you and your family with the right benefits at the right moment in your care journey, saving you time, money, and frustration..

With 24/7 access to our dedicated healthcare concierge team, visits, and care navigation tools, you never have to walk alone. HealthJoy helps you locate doctors, find extra savings on your prescriptions, and navigate your benefits. Our mobile app and dedicated member support team are always on hand to help make it easier to stay healthy and well.

# Summary of Medical Benefits

## Freedom Platinum Plan

	Reference Based Pricing
<b>Calendar Year Deductible</b> Employee only Family	\$100 \$200
<b>Out-of-Pocket Maximum</b> Employee only Family	\$3,000 \$6,000
<b>Coinsurance</b>	20%
<b>Preventive Care</b>	100% Covered
<b>Office Visits</b> Primary Services Specialist Services Urgent Care MRI & Advanced Imaging **	\$20 Copay \$30 Copay \$40 Copay \$150 Copay / Procedure
<b>Inpatient Hospital Services</b> Facility - Days 1 - 5 Facility - After day 5 Physician	\$150 Copay / Day 100% Covered 100% Covered*
<b>Outpatient Services</b> Facility ^ Physician	\$150 Copay / Procedure 100% Covered*
<b>Emergency Room</b> Facility Physician	\$150 Copay \$40 Copay
<b>Mental Health/Chemical Dependency</b> Inpatient Facility - Days 1 - 5 Inpatient Facility - After day 5 Inpatient Physician Outpatient	\$150 Copay / Day 100% Covered 100% Covered* \$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 Specialty	\$10 Copay Not covered Not Covered Not Covered	\$25 Copay Not covered Not Covered Not Covered

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

\* After deductible

\*\* Imaging must be in a stand alone imaging center unless confined to a hospital

^ Outpatient Surgery must be performed at Ambulatory Surgery Centers

# Summary of Medical Benefits

## Freedom Gold Plan

	Reference Based Pricing
<b>Calendar Year Deductible</b> Employee only Family	\$500 \$1,000
<b>Out-of-Pocket Maximum</b> Employee only Family	\$5,000 \$10,000
<b>Coinsurance</b>	20%
<b>Preventive Care</b>	100% Covered
<b>Office Visits</b> Primary Services Specialist Services Urgent Care MRI & Advanced Imaging **	\$35 Copay \$50 Copay \$50 Copay \$200 Copay / Procedure
<b>Inpatient Hospital Services</b> Facility - Days 1 - 5 Facility - After day 5 Physician	\$200 Copay / Day 100% Covered 100% Covered*
<b>Outpatient Services</b> Facility ^ Physician	\$200 Copay / Procedure 100% Covered*
<b>Emergency Room</b> Facility Physician	\$200 Copay \$50 Copay
<b>Mental Health/Chemical Dependency</b> Inpatient Facility - Days 1 - 5 Inpatient Facility - After day 5 Inpatient Physician Outpatient	\$200 Copay / Day 100% Covered 100% Covered* \$50 Copay

# Summary of Pharmacy Benefits

Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
	Generic	\$10 Copay
Preferred brand	Not covered	Not covered
Non-preferred brand	Not Covered	Not Covered
Specialty	Not Covered	Not Covered

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

\* After deductible

\*\* Imaging must be in a stand alone imaging center unless confined to a hospital

^ Outpatient Surgery must be performed at Ambulatory Surgery Centers

# Summary of Medical Benefits

## Freedom Silver Plan

	Reference Based Pricing
<b>Calendar Year Deductible</b> Employee only Family	\$2,000 \$4,000
<b>Out-of-Pocket Maximum</b> Employee only Family	\$6,350 \$12,700
<b>Coinsurance</b>	20%
<b>Preventive Care</b>	100% Covered
<b>Office Visits</b> Primary Services Specialist Services Urgent Care MRI & Advanced Imaging **	\$40 Copay \$60 Copay \$60 Copay \$300 Copay / Procedure
<b>Inpatient Hospital Services</b> Facility - Days 1 - 5 Facility - After day 5 Physician	\$300 Copay / Day 100% Covered 100% Covered*
<b>Outpatient Services</b> Facility ^ Physician	\$300 Copay / Procedure 100% Covered*
<b>Emergency Room</b> Facility Physician	\$300 Copay \$60 Copay
<b>Mental Health/Chemical Dependency</b> Inpatient Facility - Days 1 - 5 Inpatient Facility - After day 5 Inpatient Physician Outpatient	\$300 Copay / Day 100% Covered 100% Covered* \$60 Copay

# Summary of Pharmacy Benefits

Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$10 Copay	\$25 Copay
Preferred brand	Not covered	Not covered
Non-preferred brand	Not Covered	Not Covered
Specialty	Not Covered	Not Covered

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

\* After deductible

\*\* Imaging must be in a stand alone imaging center unless confined to a hospital

^ Outpatient Surgery must be performed at Ambulatory Surgery Centers

# Summary of Medical Benefits

## Freedom Bronze Plan

	Reference Based Pricing
<b>Calendar Year Deductible</b> Employee only Family	\$8,550 \$17,100
<b>Out-of-Pocket Maximum</b> Employee only Family	\$8,550 \$17,100
<b>Coinsurance</b>	0%
<b>Preventive Care</b>	100% Covered
<b>Office Visits</b> Primary Services Specialist Services Urgent Care MRI & Advanced Imaging **	\$35 Copay \$50 Copay 100% Covered* 100% Covered*
<b>Inpatient Hospital Services</b> Facility - Days 1 - 5 Facility - After day 5 Physician	100% Covered* 100% Covered 100% Covered*
<b>Outpatient Services</b> Facility ^ Physician	100% Covered* 100% Covered*
<b>Emergency Room</b> Facility Physician	100% Covered* 100% Covered*
<b>Mental Health/Chemical Dependency</b> Inpatient Facility - Days 1 - 5 Inpatient Facility - After day 5 Inpatient Physician Outpatient	100% Covered* 100% Covered 100% Covered* \$50 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 Specialty	\$10 Copay Not covered Not Covered Not Covered	\$25 Copay Not covered Not Covered Not Covered

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

\* After deductible

\*\* Imaging must be in a stand alone imaging center unless confined to a hospital

^ Outpatient Surgery must be performed at Ambulatory Surgery Centers



## 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 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.



## 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)  
[KennionPlans.com](http://KennionPlans.com)



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