

# Benefits Overview

**Stewart Candy Company**

**Dedicated Website**

**[StewartCandyBenefits.com](http://StewartCandyBenefits.com)**

**Dedicated Phone Number**

**844-672-1394**

**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.



# 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.

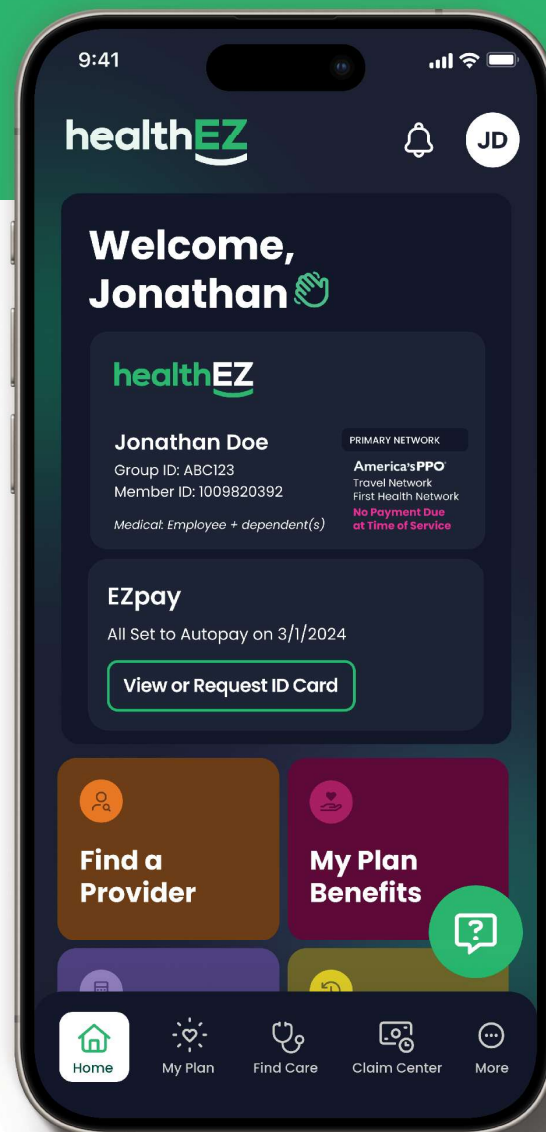
Pay bills, schedule automated payments, and view past statements in one simple, secure location.

## 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

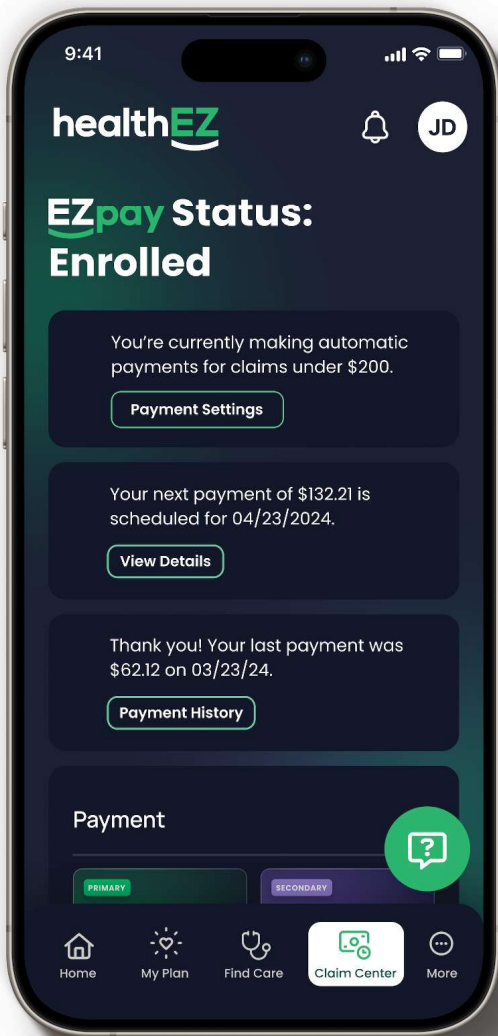
EZchoice makes provider choice easy and medical costs transparent so you can be confident that you are not overspending on your medical care.



## 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.





## 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.





## 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 need a replacement card, log into to your myHealthEZ account and request a new card be printed and mailed, or access 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 access their ID card directly to their own devices.



## Your medical network is Cigna.



### What is a medical network?

Your medical network is a group of healthcare providers. It includes doctors, 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.

### What if I go outside of my medical network?

There may be times when you decide to visit a doctor or clinic that is out-of-network. The costs for these visits and services are often higher than seeing doctors that are in-network. You will be responsible for paying the difference between the provider's full charge and the amount your health plan pays. This is called balance billing.

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

Please visit your dedicated Benefits Website and click "Find Care."

# 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](http://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](http://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

## PPO Plan

Embedded Deductible Embedded Out-of-Pocket Maximum	In-Network	Out of Network
<b>Deductible</b>		
Individual Coverage	\$2,500	\$5,000
Family Coverage	\$5,000	\$10,000
<b>Out-of-Pocket Maximum</b>		
Individual Coverage	\$5,000	\$10,000
Family Coverage	\$10,000	\$20,000
Preventive Care Services	No Charge	40%*
Primary Office Visit	\$25 Copay	40%*
Specialist Office Visit	\$25 Copay	40%*
Chiropractic Visit	\$25 Copay	40%*
Urgent Care Services	\$50 Copay	40%*
Complex Imaging: MRI/CT/PET Scans	20%*	40%*
Inpatient Hospital Care Facility Fee Physician Fee	20%* 20%*	40%* 40%*
Outpatient Procedures Facility Fee Physician Fee	20%* 20%*	40%* 40%*
Emergency Room Services	\$150 Copay, then 20%*	
Emergency Medical Transportation	20%*	
Mental Health/Chemical Dependency - Inpatient	20%*	40%*
Mental Health/Chemical Dependency - Office Visit	\$25 Copay	40%*
<b>Summary of Pharmacy Benefits</b>		
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$10 Copay	\$25 Copay
Preferred Brand	\$30 Copay	\$75 Copay
Non-Preferred Brand	\$50 Copay	\$125 Copay
Specialty	20% up to \$350 per prescription	Not Available

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

\* Coinsurance after deductible

# Summary of Medical Benefits

## HDHP Plan

Embedded Deductible Embedded Out-of-Pocket Maximum	In-Network	Out of Network
<b>Deductible</b>		
Individual Coverage	\$3,400	\$6,000
Family Coverage	\$6,000	\$12,000
<b>Out-of-Pocket Maximum</b>		
Individual Coverage	\$5,000	\$10,000
Family Coverage	\$10,000	\$20,000
Preventive Care Services	No Charge	Not Covered
Primary Office Visit	0%*	20%*
Specialist Office Visit	0%*	20%*
Chiropractic Visit	0%*	20%*
Urgent Care Services	0%*	20%*
Complex Imaging: MRI/CT/PET Scans	0%*	20%*
Inpatient Hospital Care Facility Fee Physician Fee	0%* 0%*	20%* 20%*
Outpatient Procedures Facility Fee Physician Fee	0%* 0%*	20%* 20%*
Emergency Room Services	0%*	
Emergency Medical Transportation	0%*	
Mental Health/Chemical Dependency - Inpatient	0%*	20%*
Mental Health/Chemical Dependency - Office Visit	0%*	20%*
<b>Summary of Pharmacy Benefits</b>		
<b>Prescription Drug Coverage</b>	<b>Retail 30 Day Supply</b>	<b>Mail Order 90 Day Supply</b>
Generic	\$10 Copay*	\$25 Copay*
Preferred Brand	\$35 Copay*	\$87.50 Copay*
Non-Preferred Brand	\$60 Copay*	\$150 Copay*
Specialty	20%* up to \$350 per prescription	Not Available

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

\* Coinsurance/Copay after deductible

