



Health Benefits Simplified

Mar-Allen Medical Benefits Overview

Effective 3/1/2018 | 855-520-4326 | www.MarAllenBenefits.com



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.**



Personalized Customer Service

Mar-Allen has a dedicated phone number 855-520-4326 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 855-520-4326. 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.



HEALTHezpay

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.MarAllenBenefits.com



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.MarAllenBenefits.com.



Your pharmacy benefit manager is EHIMRx.

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.MarAllenBenefits.com for more information on prescriptions that will save you money!



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.

Summary of Medical Benefits

Copay Plan

	In-Network	Out-of-Network
Calendar Year Deductible		
Employee Only	\$1,500	\$7,500
Family	\$3,000	\$15,000
Coinsurance	10%*	40%*
Out-of-Pocket Maximum		
Employee Only	\$3,000	\$9,000
Family	\$6,000	\$18,000
Preventive Care	100% Covered	40%*
Physician Services	\$20 copay	40%*
Hospital Services – Inpatient & Outpatient Care	10%*	40%*
Emergency Services**	\$250 copay	40%*
Urgent Care Services	\$40 copay	40%*
Chiropractic Services	\$40 copay	40%*
Mental Health / Chemical Dependency		
Inpatient	10%*	40%*
Outpatient	\$20 copay	40%*
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$10 copay	\$20 copay
Preferred Brand	\$40 copay	\$80 copay
Non-Preferred Brand	\$65 copay	\$130 copay
Specialty	20% coinsurance	Not Available

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

**Covered as in-network in true-emergency

Summary of Dental Benefits	
Deductible Employee Only Family	\$50 \$100
Annual Maximum Non-Orthodontics Orthodontics	\$1,500/person/year \$500/person/lifetime
Preventative & Diagnostic Care Routine Cleanings – Limit 1 per six months Routine Oral Exams – Limit 1 per six months Dental Prophylaxis (cleanings & scaling) – Limit 2 per 12 months Fluoride Treatments – Up to ages 14, limit 1 per 12 months Bitewing X-Rays – Limit 1 per six months Panoramic X-Rays – Limit 1 per 36 months Space Maintainers – Up to age 14	No Charge
Basic Restorative Care Emergency Palliative Care – office visit, oral exam, consultations X-Rays – other than intra-oral or bitewings Lab & Other Diagnostic Tests Amalgam, Silicate, Acrylics, Plastic or composite fillings (posterior composites are down-graded to amalgam) Endodontic treatment – including root canal therapy Periodontic treatment Oral Surgery Injection of antibiotic drugs General Anesthetics Sealants – Up to age 14, limited to posterior teeth, one treatment per tooth every 3 years Repairs or re-cementing of inlays, bridges, crowns and dentures Relining of dentures	20%*
Major Restorative Care Inlays, Onlays, Crowns, Crown build-ups, Gold Fillings Initial installation of partial or full removeable dentures (including adjustments of six-month period following installation) Initial installation of fixed bridgework to replace one or more natural teeth Bridges Replacement of existing partial or full removable dentures or fixed bridge – Limit 1 per five years	40%*
Orthodontia Preliminary study, including cephalometric x-rays, diagnostic casts, and treatment plans First month of active treatment, including active and retention appliances Active treatment per month after the first month Appliance or device to control harmful habits	50%*

NOTE: *After Deductible