



Health Benefits Simplified

Duluth Edison Charter Schools Medical Benefits Overview

Effective 7/1/2018 | 855-520-1889 | www.DECSEBenefits.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

Duluth Edison Charter Schools have a dedicated phone number 855-520-1889 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 855-520-1889. 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.DECSEBenefits.com

America's PPO

Your primary medical network is America's PPO.

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.DECSBenefits.com.



Your pharmacy benefit manager is EHIM.

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.DECSBenefits.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.

EZfit

The EZfit program from HealthEZ makes it easy for members to get credit for their health club workouts. This program is open to employees enrolled in participating health plans.

EZfit members can receive up to \$20 per month towards club membership costs if they meet the required number of times per month, depending on the plan. The program covers up to two people per household who are 18 years of age or older.

Health Savings Account

A Health Savings Account (HSA) provides you an easy way to save and pay for your qualified medical, dental, pharmacy, and vision expenses, 100% tax free! Unlike a Flexible Spending Account, you will not lose your HSA balance, as it rolls over from year to year.

The money in an HSA belongs to the account holder, allowing your savings to grow and earn interest over time.

You can contribute up to \$3,450 for single coverage and \$6,850 for family coverage in 2018. Those that are age 55+ are allowed to contribute an additional \$1,000 per year.

Duluth Edison HSA Contributions	
Employee Only	\$500
Family	\$1,000



Summary of Medical Benefits

HSA Plan		
Plan Year Deductible	In-Network	Out-of-Network
Employee Only	\$1,500	\$3,000
Individual within a family**	\$2,700	\$6,000
Family	\$3,000	\$6,000
Coinsurance	10%	30%
Out-of-Pocket Maximum		
Employee Only	\$3,000	\$7,500
Family	\$6,000	\$15,000
Preventive Care	100% Covered	30%*
Physician Services	10%*	30%*
Hospital Services – Inpatient & Outpatient Care	10%*	30%*
Emergency Services	10%*	30%*
Urgent Care Services	10%*	30%*
Chiropractic Services	10%*	30%*
Mental Health / Chemical Dependency		
Inpatient	10%*	30%*
Outpatient	10%*	30%*
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	10%*	10%*
Preferred Brand	10%*	10%*
Non-Preferred Brand	10%*	10%*
Specialty	10%*	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

**Per IRS requirements, \$2,700 individual deductible on employee plus dependent plans.