

A person wearing a backpack and a beanie is seen from behind, walking through tall, golden-brown grass. They are heading towards a bright sun that is partially obscured by trees in the background, creating a strong lens flare and a warm, golden light. The overall scene is peaceful and suggests a journey or a path forward.

Benefit

Overview

HEALTHEZ



WELCOME!

HealthEZ is proud to serve as your benefits administrator. We help companies all over the US provide custom, personalized benefits to their employees. 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 having human beings answer our phones; no computers or phone trees. We are here to listen and help you if you're sick or just have a simple question about your benefits. You have one dedicated phone number to call-no matter what you need.

We provide you with a simple online statement once a month – making it easy for you to understand what your doctor billed, what your insurance paid, and what you owe. You can even pay your bill online!

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



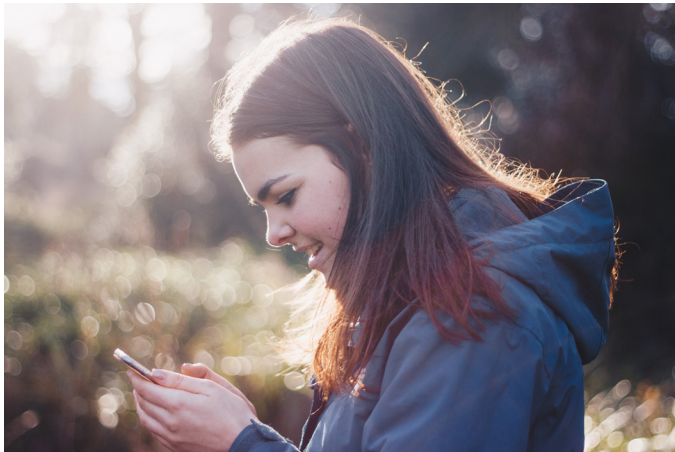
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PERSONALIZED PHONE NUMBER

Cargo Solution Express has a dedicated phone number at 800-203-1514 that is answered between the hours of 8 A.M. and 7 P.M. Central Time. No phone trees! After business hours, simply press "3" to reach our 24/7 help line.

24/7 HELP LINE

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 800-203-1514. We would love to help you!

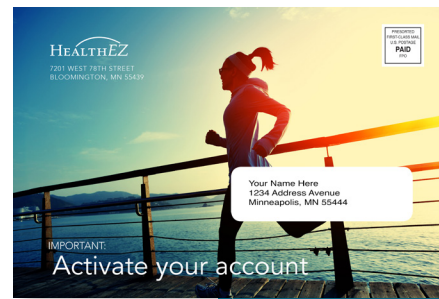


PERSONALIZED BENEFITS WEBSITE

Cargo Solution Express has a dedicated benefits website at CargoSolutionBenefits.com where you will be able to view all information relating to your health plan. Everything you need, all in one place!

Before you setup your online account you will be able to view the benefits covered under your plan, pharmacy information, search for a doctor, view the Form Library, and much more!

Once you receive your ID card, you'll be able to set up your online account. After your account is active, you can view all your information about your benefits, including your statements, account balances, recently processed bills, and your EZpay accounts.



Keep an eye out for this HealthEZ mailer containing your ID card!



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EZPay is a free medical payment service which allows you to pay your medical bills from your own credit card or debit card - simply, easily, and safely.

Sign up from your custom benefits site!

1. Login or create an account by clicking "Activate your account" on the login page.
2. Click on "EZpay Accounts" located in the menu.
3. Add your card of choice by filling in the information then click "Submit" to start enjoying the benefits of Auto-Pay with HealthEZ.

You will receive an email once a bill is processed, and will be asked to approve payment if you owe money.


EZPay will pay by default if you do not respond in:

- 2 business days for claims under \$250
- 5 business days for claims over \$250


EZPay will combine your payment with any medical plan payments so your provider is paid in full.

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.



7201 West 78th Street, Suite 100
Bloomington, MN 55439



THIS IS NOT A BILL. DO NOT PAY.

Information & Resources

Your Resources for Help
Benefit Questions: <custom phone>
<customsite.com>

EOBs Available Online
The Explanation of Benefits that corresponds to this statement is available by logging in at <customwebsite.com>. If you have questions, call <custom phonet>.

HealthEZpay Account Summaries

Flexible Spending Account (FSA)	
Claims Paid Year-to-Date	\$0.00
Available Amount	\$500.00
Health Savings Account (HSA)	
Claims Paid This Period	\$223.93
Current Balance	\$275.07
Health Reimbursement Account (HRA)	
Claims Paid This Period	NA
Current Balance	NA
Credit/Debit Card Accounts	
Claims Paid This Period	\$77.91

Transactions for the Current Period

MEDICAL							
Service Date	Patient	Provider	Billed Amount	Network Discount	Employer Payment	You Have Paid*	You Owe Provider
01/15/2011	Jane	Care Clinic	\$248.00	\$24.07	\$0.00	\$223.93	\$0.00
01/15/2011	Alex	County Hospital	\$911.00	\$391.60	\$441.49	\$77.91	\$0.00

DENTAL							
Service Date	Patient	Provider	Billed Amount	Network Discount	Employer Payment	You Have Paid	You Owe Provider
01/12/2011	Jane	Family Dental/Care	\$138.00	\$20.70	\$117.30	\$0.00	\$0.00

PHARMACY					
Service Date	Patient	Pharmacy	Drug Name	Retail Amount	You Have Paid
01/16/2011	Jane	Corner Pharmacy	AZITHROMYCIN TAB 250MG	\$48.00	\$8.00
01/21/2011	Alex	Corner Pharmacy	NUTRINATE CHW	\$48.00	\$8.00

For a copy of your detailed Explanation of Benefits (EOB), log in at <customsite.com> and click on "Statements" in the left sidebar.



Your primary medical network is Cigna.

Your medical network is a group of health care providers. It includes doctors, specialists, hospitals, surgical centers and other facilities. These health care providers provide services at a lower rate, which you will see reflected on your statements as a discount.

There may be times when you decide to visit a doctor who is out-of-network, and those costs are always higher. There are no discounts with these out-of-network services, and you will be responsible for paying the difference between the providers full charge and the amount your plan pays for. This is called balance billing.

To check that your provider is in-network, please visit CargoSolutionBenefits.com, and click "Find a Doctor."



MagellanRx MANAGEMENTSM

Your pharmacy benefit manager is Magellan Rx.

Pharmacy Benefit Managers (PBMs) reduce prescription drug costs and improve convenience and safety for consumers. Magellan Rx administers your prescription drug plan, and offers home delivery of medications and a network of pharmacies offering more affordable medications.

Talk to your provider about lower cost alternatives! Generic drugs are important options and offer the same dosage form, safety, quality, and performance characteristics of brand-name drugs.

The same prescription rarely costs the same from store to store. Be a savvy consumer and price compare your prescriptions at different pharmacies to get the best price. Check out Wal-mart's "\$4 Prescriptions," and don't forget Sam's Club and Costco - you don't have to be a member to access their pharmacy!

Did you know there are coupon and price comparison sites for prescriptions? Check out these sites and see if you are paying too much:

RxSaver By RetailMeNotTM

GoodRx
goodrx.com

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Boost Your Baby offers a light and friendly approach to reach pregnant members. It is a non-clinical support system for future moms.

Moms-to-be are identified, assisted, and followed by a Mommy Mentor to support a healthy pregnancy.

Visit www.boostyourbaby.com, or call 800-808-4848 to learn more.



CARE MANAGEMENT

If you require medical services like a surgery, hospital stay or are diagnosed with a complex medical condition, you may receive a call from one of the HealthEZ nurses.

The nurse is there to help you understand your treatment options, coordination of services among your doctors, and to make sure you have everything you need for a quick recovery with the right care in the right setting.

CHRONIC CARE MANAGEMENT

We help members manage chronic conditions like diabetes, hypertension, and high cholesterol. We provide education, diet and exercise tips. We can even provide referrals to providers, make appointments when necessary, and order your medical supplies for you!

HealthEZ's team of health care professionals believe that partnership and realistic support are the keys to lasting change.



The EZFit program makes it easy for members to get credit for health club workouts.

Members in this program can receive up to \$20 per month towards club membership costs if they meet the required days per month. The program covers up to two people per household who are 18 years of age or older (\$40 per family).

If you are interested in participating, please reach out to the LivEZ team at LivEZ@healthez.com or 1-800-948-8824



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Summary of Medical Benefits		
Copay Plan		
	In-Network	Out-of-Network
Plan Year Deductible		
Employee only	\$1,000	\$2,000
Family	\$2,000	\$4,000
Coinsurance	20%	40%
Out-of-Pocket Maximum		
Employee only	\$5,250	\$10,000
Family	\$10,500	\$20,000
Preventive Care	100% Covered	No Coverage
Office Visits		
Primary Services	\$30 Copay	40%*
Specialist Services	\$30 Copay	40%*
Hospital Services	20%*	40%*
Emergency Services**		
Emergency Room	\$150 Copay	\$150 Copay
Emergency Medical Transportation	20%*	40%*
Urgent Care Services	\$50 Copay	40%*
Chiropractic Services	\$30 Copay	Not Covered
Mental Health/Chemical Dependency		
Inpatient	20%*	40%*
Outpatient	\$30 Copay	40%*
Eye Exam: one per covered member every 12 months	100% Covered	
Dental (Any services)	100% Covered up to \$500	
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$15 Copay	\$37.50 Copay
Preferred brand	\$35 Copay	\$87.50 Copay
Non-preferred brand	\$50 Copay	\$125 Copay
Specialty	\$50 Copay	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



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