

Benefits Overview

Cargo Solution Express, Inc.



EFFECTIVE 10.01.2022 | CARGOSOLUTIONBENEFITS.COM | 800-203-1514

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

Cargo Solution Express has a dedicated phone number at 800-203-1514 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 800-203-1514. We are here to help you.

Dedicated benefits website

You can use Cargo Solution Express's dedicated benefits website at CargoSolutionBenefits.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.



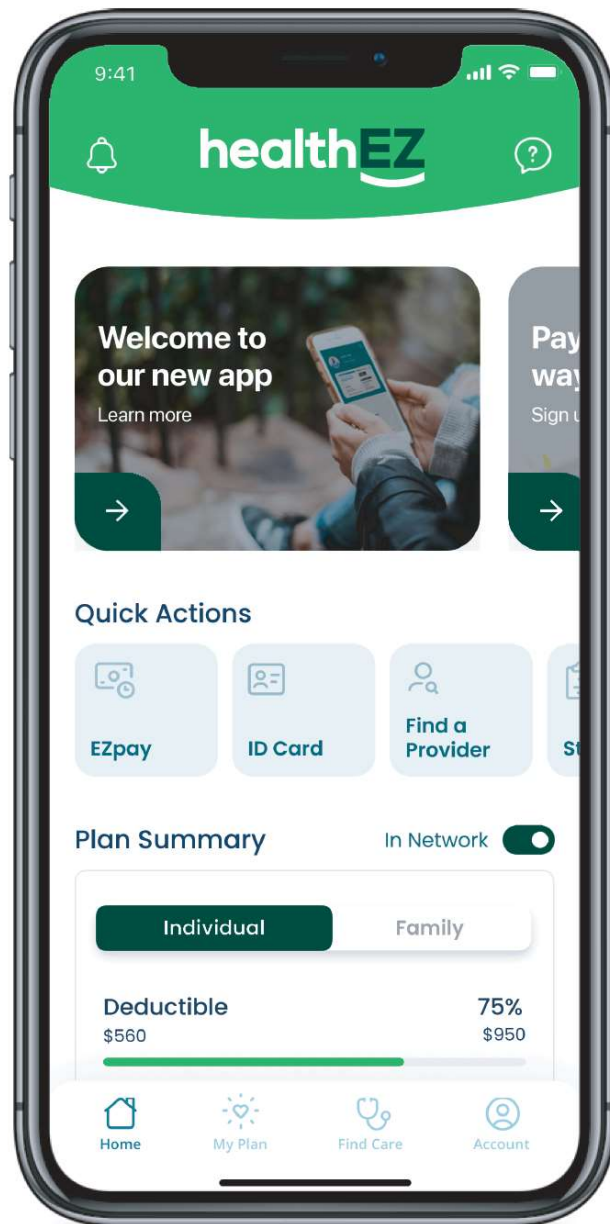
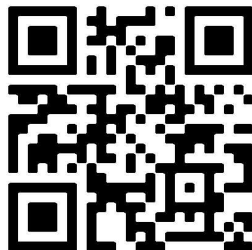
Tap. Pay. Done.

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.

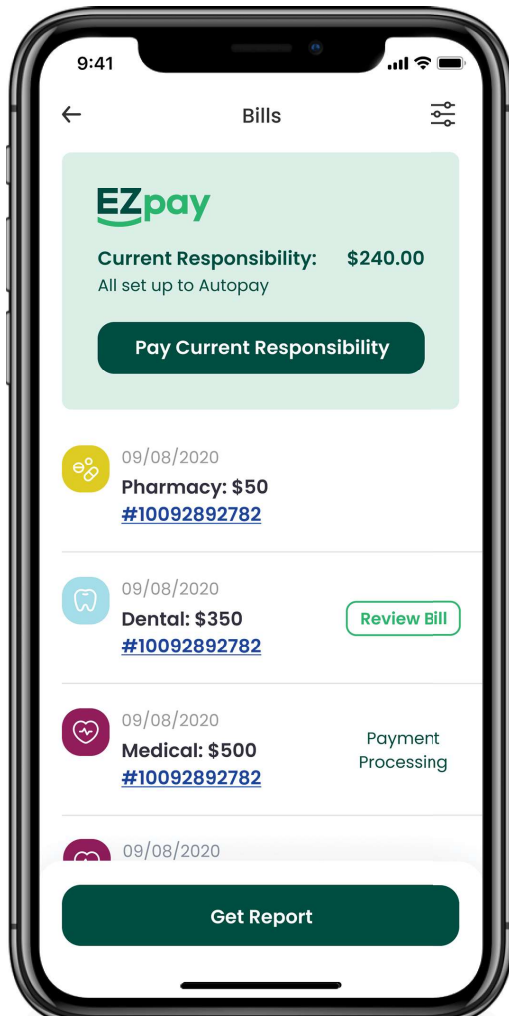


myHealthEZ Account

With or without the myHealthEZ app, you can manage your HealthEZ benefits on your preferred web browser as well. Visit myHealthEZ.com or CargoSolutionBenefits.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.

healthEZ
7201 West 78th Street, Suite 100
Bloomington, MN 55429

THIS IS NOT A BILL. DO NOT PAY.

Statement Summary

Member ID: XXXXXXXX4567
Statement Date: 02/21/11

New Transactions This Period

Paid by your health plan	\$441.49
Paid by your HealthEZpay account	\$301.84
You owe providers	\$0.00
Paid by Your Employer YTD:	
Medical	\$441.49
Dental	\$117.30
Pharmacy	\$0.00
Total	\$558.79

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	\$276.07
Health Reimbursement Account (HRA)	
Claims Paid This Period	NA
Current Balance	NA
Credit/Debit Card Account	
Claims Paid This Period	\$77.91

Your Year-to-Date Summaries

Medical In-Network Deductible	
Met Year-to-Date	\$301.84
Medical In-Network Out-of-Pocket	
Met Year-to-Date	\$301.84
Dental Benefit	
Used Year-to-Date	\$117.30

Transactions for the Current Period

MEDICAL

Service Date	Patient	Provider	Billed Amount	Network Discount	Employer Payment	You Have Paid	You Owe Provider
01/10/2011	Jane	Care Clinic	\$248.00	\$24.07	\$0.00	\$223.93	\$0.00
01/10/2011	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
01/10/2011	Jane	Family DentalCare	\$138.00	\$20.70	\$117.30	\$0.00	\$0.00

PHARMACY

Service Date	Patient	Pharmacy	Billed Amount	Network Discount	Employer Payment	You Have Paid	You Owe Provider
01/10/2011	Jane	Drugs R Us	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



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.



Your medical network is Cigna.



What is a medical network?

Your medical network is a group of healthcare providers. It includes doctors, specialists, 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 will always be 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 insurance plan pays. This is called balance billing.

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

Please visit CargoSolutionBenefits.com, and click "Find Care."

Your Pharmacy Benefit Manager is MagellanRx.



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 Magellan Rx Home, Magellan's mail service pharmacy. Visit CargoSolutionBenefits.com for more information on how to get started and to download the Magellan Rx Home 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 promotes 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 Magellan Rx at 800-424-5828.

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 MagellanRx.com.

Magellan Member Portal

Access your prescription history, schedule a refill and more! Visit MagellanRx.com and select Member Portal. If it's your first time on the site, you will need to complete the one-time registration process.

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.



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, 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.

Summary of Medical Benefits

Copay Plan

	In-Network	Out-of-Network
Plan Year Deductible Employee only Family	\$1,000 \$2,000	\$2,000 \$4,000
Coinsurance	20%*	40%*
Out-of-Pocket Maximum Employee only Family	\$5,250 \$10,500	\$10,000 \$20,000
Preventive Care	100% Covered	No Coverage
Office Visits Primary Services Specialist Services	\$30 Copay \$30 Copay	40%* 40%*
Hospital Services	20%*	40%*
Emergency Services** Emergency Room Emergency Medical Transportation	\$150 Copay 20%*	\$150 Copay 40%*
Urgent Care Services	\$50 Copay	40%*
Chiropractic Services	\$30 Copay	Not Covered
Mental Health/Chemical Dependency Inpatient Outpatient	20%* \$30 Copay	40%* 40%*
Eye Exam: one per covered member every 12 months	100% Covered	100% Covered
Dental: (Any Services)	100% Covered up to \$500	100% Covered up to \$500

Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage Generic Preferred brand Non-preferred brand Specialty	\$15 Copay \$30 Copay \$50 Copay \$50 Copay	\$37.50 Copay \$87.50 Copay \$125 Copay Not available

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

* After deductible

** Covered as in-network in true-emergency



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

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, Rotavirus, Tetanus
- Assessments for alcohol and drug use, behavior, height, weight, body mass and oral health

Connect with us



service@healthEZ.com
CargoSolutionBenefits.com



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