

Benefits Overview

Chemco Corporation

Dedicated Website

ChemcoBenefits.com

Dedicated Phone Number

844-281-5228





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

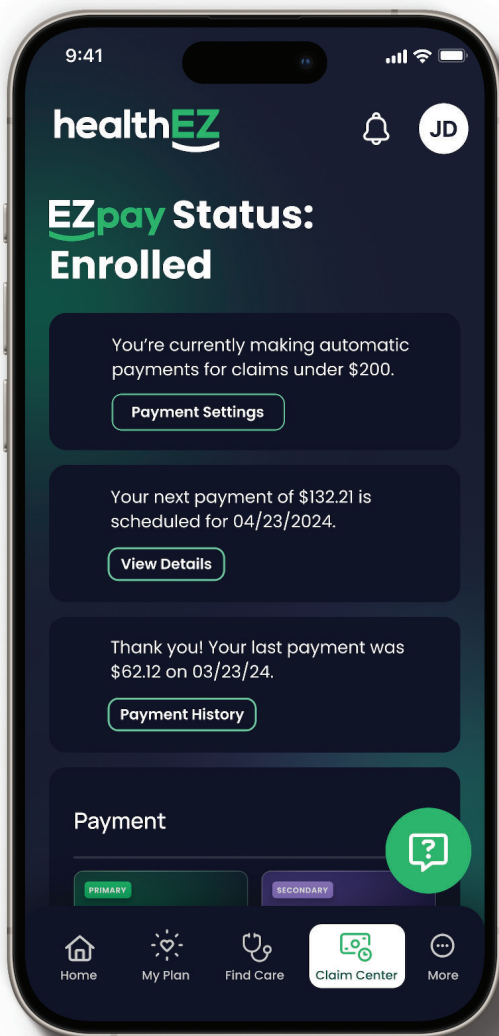
EZchoice makes provider choice easy and medical costs transparent so you can be confident that you are not overspending on your medical care.



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.

THIS IS NOT A BILL. DO NOT PAY.

Statement Summary

Member ID	XXXXXXXX4567
Statement Date	01/15/2011
New Transactions This Period	
Paid by your health plan	\$441.49
Paid by your HealthEZpay accounts	\$301.84
You owe providers	\$0.00
Paid by Your Employer YTD:	
Medical	\$441.49
Dental	\$117.30
Pharmacy	\$0.00

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 Accounts	
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 Benefits	
Used Year-to-Date	\$117.30

Transactions for the Current Period

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	\$811.00	\$291.60	\$441.49	\$77.91	\$0.00
01/15/2011	Jane	Family DentalCare	\$138.00	\$20.70	\$117.30	\$0.00	\$0.00

PHARMACY

Service Date	Patient	Pharmacy	Drug Name
01/15/2011	Jane		



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!



Your medical network is PHCS.



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.

Please visit your dedicated Benefits Website, and click *"Find a Doctor."*

Your pharmacy benefit manager is Prime Therapeutics.



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.

Summary of Medical Benefits

Minimum Essential Coverage Plan

	In-Network	Out of Network
Deductible		
Individual Coverage	N/A	N/A
Family Coverage	N/A	N/A
Out-of-Pocket Maximum		
Individual Coverage	N/A	N/A
Family Coverage	N/A	N/A
Preventive Care Services	No Charge	No Coverage
Primary Office Visit	No Coverage	
Specialist Office Visit	No Coverage	
Chiropractic Visit	No Coverage	
Urgent Care Services	No Coverage	
Inpatient Hospital Care	No Coverage	
Outpatient Procedures	No Coverage	
Emergency Room Services	No Coverage	
Emergency Medical Transportation	No Coverage	
Mental Health/Chemical Dependency - Inpatient	No Coverage	
Mental Health/Chemical Dependency - Office Visit	No Coverage	
Office Visit Lab	No Coverage	
Outpatient Lab	No Coverage	
Outpatient X-Ray	No Coverage	
Outpatient Major Diagnostic	No Coverage	
Summary of Pharmacy Benefits		
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Preventive	No Charge	
Non-Preventive Generic	No Coverage	No Coverage
Non-Preventive Preferred Brand	No Coverage	No Coverage
Non-Preventive Non-Preferred Brand	No Coverage	No Coverage
Non-Preventive Specialty	No Coverage	No Coverage

