



Health Benefits Simplified

Southern OB/GYN Associates Medical Benefits Overview

Effective 1/1/2018 | 844-449-5549 | www.SoutherOBGYNBenefits.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.**





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.SouthernOBGYNBenefits.com.



Your pharmacy benefit manager is MagellanRx.

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 your www.SouthernOBGYNBenefits.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.

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 \$6,900 for family coverage in 2018. Those that are age 55+ are allowed to contribute an additional \$1,000 per year.

Summary of Medical Benefits

\$3,000 Copay Plan

	In-Network	Out-of-Network
Calendar Year Deductible		
Employee Only	\$3,000	\$6,000
Family	\$6,000	\$12,000
Coinsurance	0%	50%
Out-of-Pocket Maximum		
Employee Only	\$6,500	\$12,000
Family	\$13,000	\$24,000
Preventative Care	100% Covered	50%*
Physician Services	\$40 Copay	50%*
Hospital Services – Inpatient & Outpatient Care	0%*	50%*
Emergency Services	\$300 Copay	\$300 Copay
Urgent Care Services	\$100 Copay	50%*
Chiropractic Services	\$40 Copay	50%*
Mental Health / Chemical Dependency		
Inpatient	0%*	50%*
Outpatient	\$40 Copay	50%*
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$15 Copay	\$30 Copay
Preferred Brand	\$35 Copay	\$70 Copay
Non-Preferred Brand	\$75 Copay	\$150 Copay
Specialty	\$250 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

Summary of Medical Benefits

HSA Plan		
	In-Network	Out-of-Network
Calendar Year Deductible		
Employee Only	\$3,000	\$6,000
Family	\$6,000	\$12,000
Coinsurance	0%	50%
Out-of-Pocket Maximum		
Employee Only	\$3,000	\$12,000
Family	\$6,000	\$24,000
Preventative Care	100% Covered	50%*
Physician Services	0%*	50%*
Hospital Services – Inpatient & Outpatient Care	0%*	50%*
Emergency Services	0%*	0%*
Urgent Care Services	0%*	50%*
Chiropractic Services	0%*	50%*
Mental Health / Chemical Dependency		
Inpatient	0%*	50%*
Outpatient	0%*	50%*
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	0%*	0%*
Preferred Brand	0%*	0%*
Non-Preferred Brand	0%*	0%*
Specialty	0%*	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

Summary of Medical Benefits

Minimum Value Plan

	In-Network	Out-of-Network
Calendar Year Deductible		
Employee Only	\$6,550	\$13,100
Family	\$13,100	\$26,200
Coinsurance	0%	50%
Out-of-Pocket Maximum		
Employee Only	\$6,550	\$26,200
Family	\$13,100	\$52,400
Preventative Care	100% Covered	50%*
Physician Services	0%*	50%*
Hospital Services – Inpatient & Outpatient Care	0%*	50%*
Emergency Services**	0%*	0%*
Urgent Care Services	0%*	50%*
Chiropractic Services	0%*	50%*
Mental Health / Chemical Dependency		
Inpatient	0%*	50%*
Outpatient	0%*	50%*
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	0%*	0%*
Preferred Brand	0%*	0%*
Non-Preferred Brand	0%*	0%*
Specialty	0%*	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