



HDHP/Basic MEC

Enrollment Guide



**Everything you
Need to know about
Your Benefit Plan**

Administrated by:

Hawaii Mainland Administrators, LLC – 866-826-5317
www.hma-az.com/members

PPO Network:

To locate a PHCS Provider: 800-922-4362 or
www.multiplan.com

Medical Benefits

Intro to your plan



HDHP/Basic MEC

Medical Benefits

PPO Network: Multiplan/PHCS – Preventive Services Only



Health Savings Account (HSA) Eligible

Yes

Annual Deductible

\$3,000 Ind / \$6,000 Fam

Coinsurance

80%

Annual Out-of-Pocket

\$6,650 Ind / \$13,300 Family

Covered Medical Expenses

Limited to Primary Care, Urgent Care and Lab Services

Enrollment Limitation

Can only enroll in HDHP/Basic MEC Plan when paired with Medical Cost Sharing Plan

DISCLAIMER: The HDHP/Basic MEC is not a conventional HDHP that provides catastrophic and comprehensive benefits. It's purpose is to provide the framework to allow HSA compatibility.

Preventive Benefits: For a full listing of covered preventive services please visit:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

100% of Preventive Care benefits mandated under PPACA. Please see pages 3 and 4 for detailed summary.

Discount Prescription Drug Benefits

Pharmacy Benefit Manager (PBM):



Prescription Drugs – Discount Plan Only

Discount Plan Only
Discounts vary from 40 to 80% off retail level

Covered Preventive Care Services

For detailed summary and links please visit:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

Covered Preventive Services for Adults (ages 18 and Older)

- | | |
|---|---|
| <ol style="list-style-type: none">1. Abdominal aortic aneurysm one time screening for men of specified ages who have ever smoked2. Alcohol misuse screening and counseling3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50-59 with a high cardiovascular risk4. Blood pressure screening5. Cholesterol screening for adults of certain ages or at higher risk6. Colorectal cancer screening (ages 50-75)7. Depression Screening8. Diabetes (Type 2) screening, adults 40-70 years who are over weight or obese9. Diet Counseling for adults with higher risk for chronic disease10. Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over, living in a community setting11. Hepatitis B Screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence, and U.S. born people not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence. | <ol style="list-style-type: none">12. Hepatitis C screening for adults at increased risk, and one time for everyone born 1945-196513. HIV screening for everyone ages 15 to 65, at other ages at risk14. Immunization vaccines for adults – doses, recommended ages, and recommended populations vary” Diphtheria, Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus (HPV), Influenza (Flu Shot), Measles, Meningococcal, Mumps, Pertussis, Pneumococcal, Rubella, Tetanus, Varicella (Chickenpox)15. Lung cancer screening, adults 55-80 at high risk for lung cancer because they’re heavy smokers or have quit in the past 15 years16. Obesity screening and counseling17. Sexually transmitted infections (STI) prevention counseling for adults at high risk18. Statin prevention medication for adults 40-75 at high risk19. Syphilis screening for adults at higher risk20. Tobacco use screening for adults and cessation interventions for tobacco users21. Tuberculosis screening for certain adults without symptoms at high risk |
|---|---|

Covered Preventive Services for Women

- | | |
|--|--|
| <ol style="list-style-type: none">1. Anemia screening on a routine basis2. Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women3. Contraception: Oral contraceptives only4. Folic acid supplements for women who may become pregnant5. Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes6. Gonorrhea screening for women at higher risk7. Hepatitis B screening for pregnant women at their first prenatal visit8. Preeclampsia prevention and screening for pregnant women with high blood pressure9. Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk10. Syphilis Screening11. Expanded tobacco intervention and counseling for pregnant tobacco users12. Urinary tract or other infection screening13. Breast cancer genetic test counseling (BRCA) for women at higher risk14. Breast cancer mammography screening every 1 to 2 years for women over 4015. Breast cancer chemoprevention counseling for women at higher risk | <ol style="list-style-type: none">16. Cervical cancer screening: Pap test (also called a Pap smear) every 3 years for women 21 -65 – Human Papillomavirus (HPV) DNA test with a combination of Pap smear every 5 years for women 30-65 who don’t want a Pap smear every 3 years17. Chlamydia infection screening for younger women at higher risk18. Diabetes screening for women with a history of gestational diabetes who aren’t currently pregnant and who haven’t been diagnosed with type 2 diabetes before19. Domestic and interpersonal violence screening and counseling for all women20. Gonorrhea screening for all women at higher risk21. HIV screening and counseling for sexually active women22. Osteoporosis screening for women over age 60 depending on risk factors23. Rh incompatibility screening follow-up testing for women at higher risk24. Sexually transmitted infections counseling for sexually active women25. Syphilis screening for women at increased risk26. Tobacco use screening for women yearly27. Urinary incontinence screening for women yearly28. Well-women visits |
|--|--|

Covered Preventive Care Services

For detailed summary and links please visit:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

Covered for Children's Preventive Health Services

1. Alcohol, tobacco, and drug use assessments for adolescents
2. Autism screening for children 18 and 24 months
3. Behavioral assessments for children ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
4. Bilirubin concentration screening for newborns
5. Blood pressure screening for children ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
6. Blood screenings for newborns
7. Cervical dysplasia screening for sexually active females
8. Depression screening for adolescents beginning routinely at age 12
9. Developmental screening for children under age 3
10. Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years, and for children at higher risk of lipid disorders ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
11. Fluoride chemoprevention supplements for children without fluoride in their water source
12. Fluoride varnish for all infants and children as soon as teeth are present
13. Gonorrhea prevention medication for the eyes of all newborns
14. Hearing screening for all newborns; and for children once between 11 and 14 years, once between 15 and 17 years, and once between 18 and 21 years
15. Height, weight and body mass index (BMI) measurements for children ages: 11 and 14 months, 1 to 4 years, 5-10 years, 15-17 years
16. Hematocrit or hemoglobin screening for all children
17. Hemoglobinopathies or sickle cell screening for newborns
18. Hepatitis B screening for adolescents at high risk, including adolescents from countries with 2% or more Hepatitis B prevalence, and U.S. born adolescents not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence: 11-17 years
19. HIV Screening for adolescents at higher risk
20. Hypothyroidism screening for newborns
21. Immunization vaccines for children from birth to age 18 – doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis (Whooping Cough); Haemophilus influenza type b; Hepatitis A; Hepatitis B; Human Papillomavirus (HPV); Inactivated Poliovirus; Influenza (flu shot); Measles; Meningococcal; Pneumococcal; Rotavirus; Varicella (Chickenpox)
22. Iron supplements for children ages 6 to 12 months at risk for anemia
23. Lead screening for children at risk of exposure
24. 24 maternal depression screening for mothers of infants at 1,2,4, and 6 months visits
25. Medical history for all children throughout all development ages: 0 to 11 months, 1-4 years, 5-10 years, 11 to 14 years, 15 to 17 years
26. Obesity Screening and counseling
27. Oral health risk assessment for young children ages: 0 to 11 months, 1 to 4 years, 5 to 10 years
28. Phenylketonuria (PKU) screening for newborns
29. Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk
30. Tuberculin testing for children at higher risk of tuberculosis ages: 0 to 11 months, 1-4 years, 5-10 years, 11 to 14 years, 15 to 17 years
31. Vision Screening for all children

HDHP/Basic MEC Plan

PHCS provider Search



Find a PHCS Provider

Visit us at: multiplan.com

Click on **"Find a Provider"**
In the top right hand corner

Find a Provider



Click **"OK"** at the bottom right corner

OK



Click **"Select network"**
On left hand side in middle

Select Network



Click on **"PHCS"**

**PHCS
MultiPlan**



Click on **"Preventive Services Only"** Inside the pop-up box

Preventive Services Only



Enter type of Provider (Urgent Care, Primary Care, Specialists, etc..) in the search box

Search by name, specialty, facility type, NPI # or license #



Enter Zip Code and click on search icon

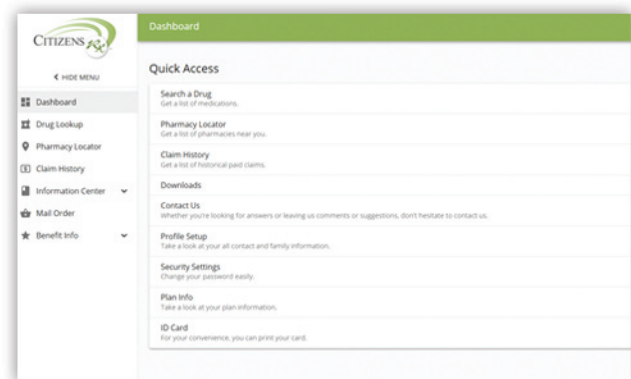
 near **Enter Zip**



For Additional Help:

Call: 800-922-4362

AT A GLANCE

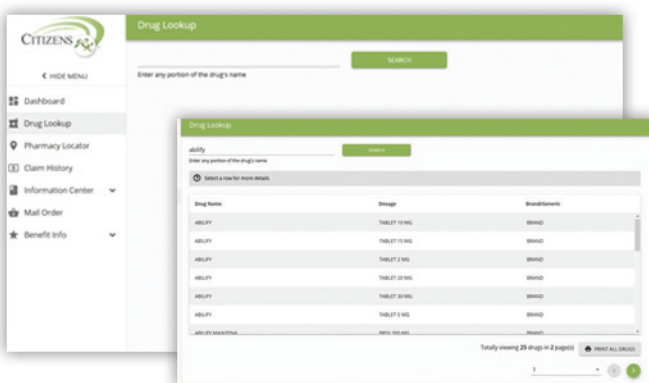


Member Portal Login Screen

Via the login screen, members can login to our secure site or register by setting their personalized user name and password.

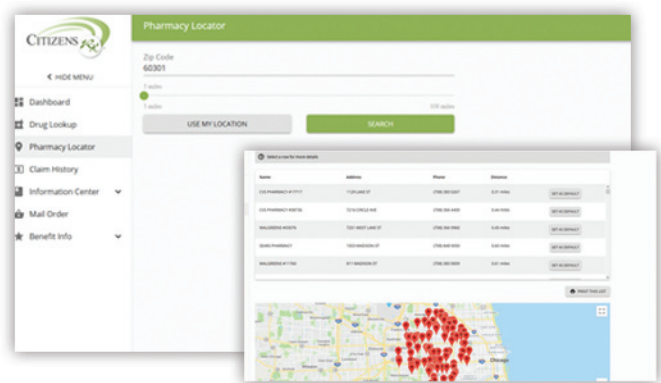
Dashboard

At a glance, members can view their personal account information and have easy access to specific plan details.



Drug Lookup

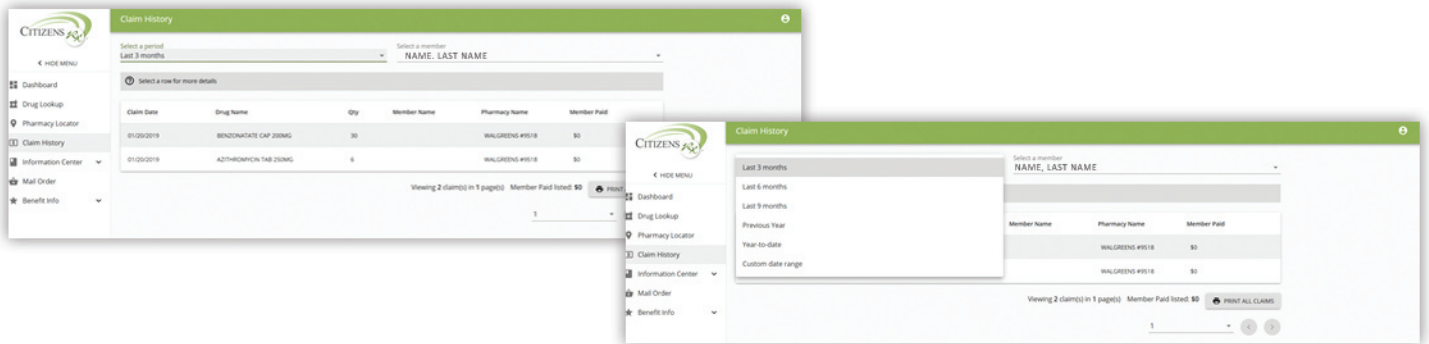
Pharmacy plan information (e.g., drug coverage and cost share information).



Pharmacy Locator

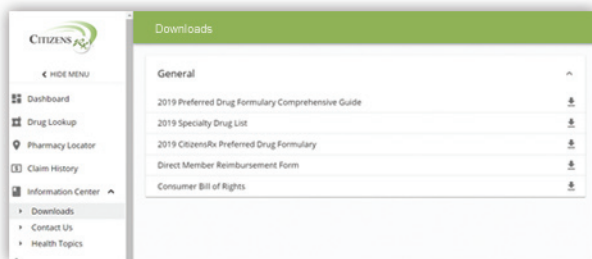
Locate a Citizens Rx participating network pharmacy in your geographic area. Simply enter the desired Zip Code and a map with a list is generated that includes the pharmacy name and location.

AT A GLANCE



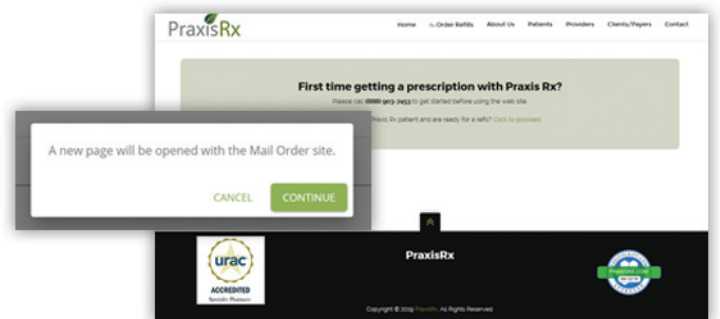
Claim History

This section allows members to see their pharmacy claim history, as well as summary claim totals for specified periods of time. Subscribers can view pharmacy claim history for their minor children. Due to HIPAA privacy, each member will need to register separately to review and print their prescription drug history. Subscribers can view pharmacy claim history for their minor children.



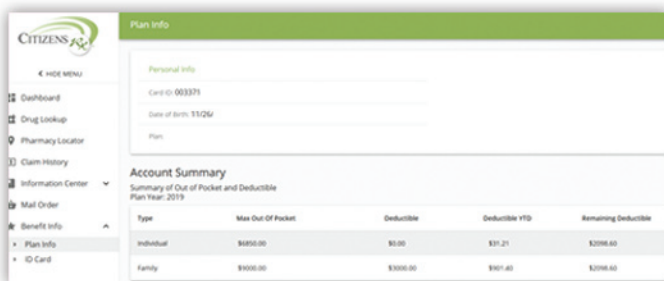
Information Center Downloads

This section includes useful forms such as Patient Bill of Rights, Direct Member Reimbursement and, if applicable a copy of the Prescription Drug Formulary, Preferred Drug List, and Excluded Medications List.



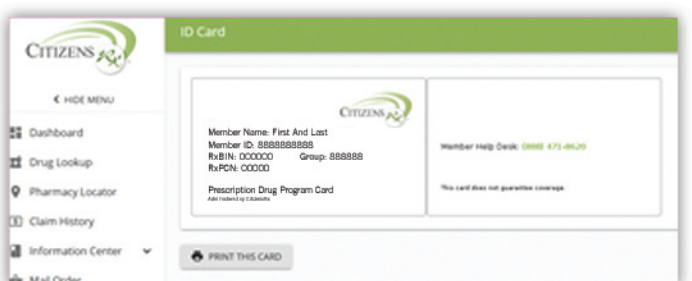
Mail Orders *(plan specific)*

Participants are redirected to the PraxisRx website with the option to speak to PraxisRx to get started using the mail order pharmacy program. Existing mail order participants have the option to login to proceed with a medication refill request.



Benefits Info - Plan Info

Members can easily view and utilize their account summary.



Benefits Info - ID Card

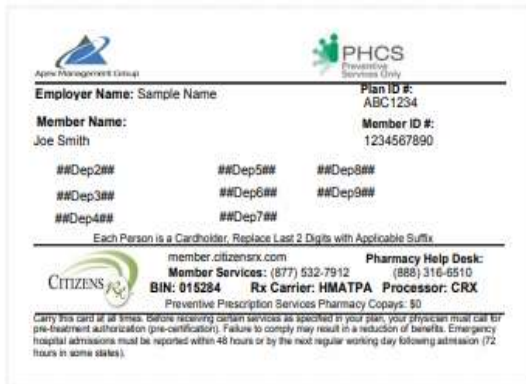
Create and print a temporary ID card that can be presented to the Network Pharmacy to access your prescription drug benefits. The associate at the pharmacy can utilize the information on the temporary ID card to process your prescription drug claims.

Sample ID Card

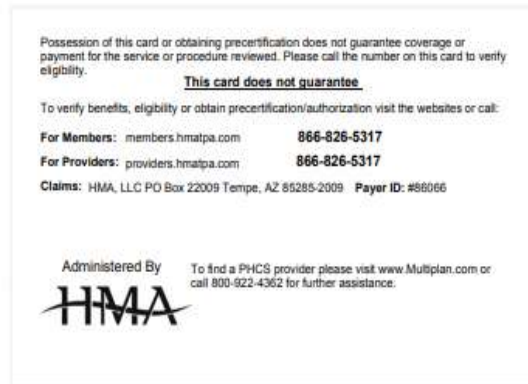


Be Prepared...
Carry your Card

Front of Card



Back of Card



Expect to receive your ID Card within 5 to 10 days from your requested effective date

Register your account online. Go to:
www.hma-az.com/Members

Click on:

A red arrow points from the text 'Click on:' to the 'Create Account' button. The button is labeled 'Create Account' with a user icon and 'Forgot Password' with a question mark icon.

Create Account ? Forgot Password

Enter your information. From there you will have access to request ID Cards, view claims, etc.



Important Items to Note about your Apex HDHP/Basic MEC

- ***Before you seek a physician, schedule an appointment,*** please make sure that the provider you are scheduling with is in the PHCS Network and they are a participating provider. See instructions for conducting a Provider Search on page 8 or call 800-922-4362
- **Always** present your ID card at the time of service. There will be no claim forms to file, nothing to pay in advance except copayments. Pay your copay and you are done. Preventive Care is covered 100%, there is no copayment or Coinsurance. But, you must present your card at time of service. Always carry your ID card with you!

Membership in National Consumers Benefits Association Included

National Consumers Benefits Association



Membership in National Consumers Benefits Association included. Please visit www.ncbamembers.com/benefits_basic.php for full details or review NCBA Basic Level Membership Book

Medical Benefits
What to be on the lookout for:



**Your ID Cards,
they will be sent to you in a
6 x 9.5 size envelope
Please be on the “Lookout” for this envelope:**

IMPORTANT PLAN INFORMATION



Apex Management Group

Po Box 22009
Tempe, AZ 85285-2009

John Doe
45 Forest Lane
Big Woods, MT 47489

FIRST CLASS MAIL

**This envelope will arrive within a few days
after your requested effective date**