

Ace Consulting

Benefit Plan Design

Your employer is providing a benefit package that can help you get well and stay well.



Minimum Essential Coverage (MEC) covers preventive health services and health screenings for adults, women and children.

Apex-MEC Provides:

Physician Visits & Diagnostic Testing

24/7 Telemedicine - Multilingual

Prescription Drug Benefits

Behavioral Health - Multilingual

TRES

Eligibility • Member Cards • MEC Claims Adjudication
For information:
www.treshealth.com • 888-341-5606

Covered Services



PREVENTIVE/Wellness Benefits*

MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Visit www.HealthCare.gov/center/regulations/prevention.html for benefits.

MDLive - Telemedicine 24/7 (Multilingual)²

MDLive - Behavioral Health Services (Multilingual)²

PHCS - PPO Network Services²

Primary Care Physician Visits

Specialist Office Visits

Urgent Care

Diagnostic X-ray and Lab

CT Scan/MRI (outpatient only)

Cigna Rx - Prescription Benefits²

Tier 1 - Low Cost

Tier 2 - Generics

Tier 3 - Preferred

MEC BASIC

Covered at 100%

FREE & Unlimited

FREE & Unlimited

Not Included

Discount Card

Up to 75% Discount on
FDA Approved Medications

MEC PLUS

Covered at 100%

FREE & Unlimited

FREE & Unlimited

\$20 Copay - 3 visits PPY

Not Included

\$50 Copay - 3 visits PPY

Not Included

\$1 Copay

10% Coinsurance

20% Coinsurance

Weekly Premiums Paid by Employee

Employee only

Employee & Spouse only

Employee & Children only

Family

\$ 4.62

\$13.85

\$13.85

\$23.08

\$16.15

\$35.77

\$35.77

\$60.00

PPY: Per Plan Year

Your Coverage Network

Your coverage includes the following benefits -
learn more about when and how to use them.



24/7 Multilingual Telemedicine

Free & Unlimited for members

member.tres.health.com • 888-812-3712

When to Use Telemedicine Services

Our board-certified physicians have expertise in primary care, pediatrics and family medicine. They can help right away with cold and flu symptoms, allergies, respiratory infections, skin problems and other non-emergency medical issues. Contact MDLive from the comfort of your home.



Prescription Drug Benefits

National, local, on-line pharmacies available

mycigna.com • 800-325-1404

To Find an In-Network Pharmacy or Buy Prescription Drugs Online

Cigna Rx is a full-service prescription benefit manager with a retail network of thousands of pharmacies nationwide. Cigna Rx manages your pharmacy benefits, enabling you to receive discounts on your prescriptions.



Multilingual Behavioral Health

Free & Unlimited for member

mdlive.com/treshealth • 888-863-5292

Connect with Licensed therapists. Board-certified psychiatrists.

Get reliable care for needs like anxiety, stress, life changes, grief, and depression.



Member Advocacy

MedWatch provides solutions that deliver superior member advocacy while maximizing the clinical and financial outcomes for the plan and plan members.

urmedwatch.com



Identity Theft Protection

Consumer ID Theft Program

northpointidtheft.com/apex

800-562-3918

To Use Your Free MEC Preventive Physician Office Visit

1. Locate a network provider using the instructions below.
2. Confirm that the provider is participating in the MEC program when you make your appointment.
3. **Request all preventive services you require when making the initial appointment.**
4. Present your ID card when you receive covered preventive services.

(Your provider will bill Tres Health for the cost of your care.)

NOTE: MEC services are only free when delivered by a doctor or other provider in your plan's network. There are 3 sets of preventive services - for adults, women and children. Refer to your plan documents to confirm the MEC services you are eligible to receive.

Locating Your Network Provider



PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S.

To find a provider visit: **multiplan.com** and follow the directions for your selected plan.

For the MEC Basic Plan

Click "**Find a Provider**" in the top right corner

Find a Provider

Click "**PHCS Preventive Services Only**" in the listing

➔ Choose a network

PHCS Network

- ☐ PHCS Extended PPO
- ☐ PHCS Limited Benefit Plan
- ☐ PHCS Practitioner & Ancillary
- ☒ PHCS Preventive Services Only
- ☐ PHCS Specific Services
- ☐ PHCS Healthy Directions

Click "**Select and Search**" in the bottom right corner

Select and Search >

Enter type of provider (urgent care, primary care, etc...) in search box

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

Enter City/County & State or Zip and click Search

Search >

For the MEC Plus Plan

Click "**Find a Provider**" in the top right corner

Find a Provider

Click "**PHCS Specific Services**" in the listing

➔ Choose a network

PHCS Network

- ☐ PHCS Extended PPO
- ☐ PHCS Limited Benefit Plan
- ☐ PHCS Practitioner & Ancillary
- ☐ PHCS Preventive Services Only
- ☒ PHCS Specific Services
- ☐ PHCS Healthy Directions

Click "**Select and Search**" in the bottom right corner

Select and Search >

Enter type of provider (urgent care, primary care, etc...) in search box

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

Enter City/County & State or Zip and click Search

Search >

One ID Card for All Benefits

Tres Health will send your ID card to your home. Call Tres Health first with any questions. After you enroll, you may use the information on the ID card for help with eligibility, benefit and claim questions.

Member

ABC Company
Group#: 12345
Member: John Smith
ID #: 123456789

Medical Plan

Plan: Prime

Deductible In / Out

EE: \$X / \$X

FM: \$X / \$X

OOP In / Out

EE: \$XXXX / \$XXXX

FM: \$XXXXX / \$XXXXX

Providers are reimbursed pursuant to the terms of the Plan Document up to the Reasonable and Allowable Amount (subject to PPO Network). The Plan will only consider an Assignment of Benefits (AOB) valid under the condition the Provider accepts the payment received from the Plan as consideration in full for the services, and/or treatment rendered, less any required deductibles/copays/coinsurance.

Pharmacy Plan

RxBin: 017010

RxPCN: 0519PAYR

RxGrp: 0805012

Member & Pharmacist Helpline (800) 325-1404 or visit www.MyCigna.com Cigna Group #XXXXXXX
Benefits are not insured by Cigna Healthcare or affiliates.
This card is for confirmation of eligibility only and is not a guarantee of benefits



TRES



Member

Members: 888-341-5606

Member Portal: <https://member.tres.health>

Telemedicine: 1-888-812-3712 or Visit Member Portal **MDLIVE**

To Find a provider, visit www.member.tres.health or call 888-341-5606

Providers

Phone Number: 888-341-5606

Provider Portal: <https://provider.tres.health>

AOB is a waiver of the Provider's right to balance bill the patient. For non-contracted providers, depositing checks received from the Plan represents accord and satisfaction. Please see the Plan Document or contact Customers Services at 888-653-3508



Tres Health, Inc.
PO Box 211066
Eagan, MN 55121
Payer ID: 32396

Pre-Certification

Prior Authorization is required for all inpatient hospitalizations and all surgeries (outside of the physician's office) or for other services as specified in your plan document. Your physician might call for a pre-treatment authorization including but not limited to, high cost radiology, any drug or infusion above \$1,500 a dose and all cancer treatment. To avoid a reduction of benefits, call MedWatch at least 7 to 10 days before the hospitalization/treatment or within 48 hours of an emergency admission at 800-432-8421 or online at www.umedwatch.com
Pre-certification does not guarantee payment.

Filing a Claim

When you go to a provider, present your ID card to show you have coverage.

For claims:

To receive the services included with the MEC plan, you must use a network provider who will file the claim.

Note: Once you exceed the specified number of primary care visits and services, you are still eligible for network discounts from the PHCS PPO network.

Notes:

Your MEC plan is PPACA Compliant

The list below summarizes some but not all services.
Please reference the US Preventive Services Task Force website for the entire list.
www.HealthCare.gov/center/regulations/prevention.html

Covered preventive services for all adults (ages 18 and older)

1. Abdominal aortic aneurysm one-time screening for men of specific ages who have ever smoked
2. Alcohol misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
4. Blood pressure screening
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal cancer screening for adults 45 to 75
7. Depression screening
8. Diabetes (Type 2) screening
9. Diet counseling for adults at higher risk for chronic disease
10. Falls prevention (with exercise or physical therapy and vitamin D use)
11. Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence
12. Hepatitis C screening for adults age 18 to 79 years
13. HIV screening for everyone age 15 to 65, at increased risk
14. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
15. Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza) Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, Tetanus
16. Lung cancer screening for adults 50 to 80 at high risk for lung cancer
17. Obesity screening and counseling
18. Sexually transmitted infection (STI) prevention counseling
19. Statin preventive medication for adults 40 to 75 at high risk
20. Syphilis screening for adults at higher risk
21. Tobacco use screening for all adults and cessation interventions for tobacco users

Covered preventive services for pregnant women or women who may become pregnant

1. Breastfeeding support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
2. Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers." Learn more about contraceptive coverage.
3. Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
4. Folic acid supplements for women who may become pregnant
5. Hepatitis B screening for pregnant women at their first prenatal visit
6. Maternal depression screening for mothers at well-baby visits
7. Preeclampsia prevention and screening for pregnant women with high blood pressure
8. Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
9. Syphilis screening
10. Expanded tobacco intervention and counseling for pregnant tobacco users
11. Urinary tract or other infection screening

Other covered preventive services for women

1. Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
2. Breast cancer genetic test counseling (BRCA) for women at higher risk
3. Breast cancer mammography screenings
 - Every 2 years for women 50 and over
 - As recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
4. Breast cancer chemoprevention counseling for women at higher risk
5. Cervical cancer screening
 - Pap test (also called a Pap smear) for women age 21 to 65
6. Chlamydia infection screening for younger women and other women at higher risk
7. Domestic and interpersonal violence screening and counseling for all women
8. Gonorrhea screening for all women at higher risk
9. Urinary incontinence screening for women yearly
10. Well-woman visits to get recommended services for all women

Covered preventive services for children

1. Alcohol, tobacco, and drug use assessments for adolescents
2. Autism screening for children at 18 and 24 months
3. Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
4. Bilirubin concentration screening
5. Blood pressure screening for children
6. Blood screening for newborns
7. Depression screening for adolescents beginning routinely at age 12
8. Developmental screening for children under age 3
9. 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
10. Fluoride supplements for children without fluoride in their water source
11. Fluoride varnish for all infants and children as soon as teeth are present
12. Gonorrhea preventive medication for the eyes of all newborns
13. Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
14. Height, weight and body mass index (BMI) measurements taken regularly for all children
15. Hematocrit or hemoglobin screening for all children
16. Hemoglobinopathies or sickle cell screening for newborns
17. Hepatitis B screening for adolescents at higher risk
18. Hypothyroidism screening for newborns
19. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
20. Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, tetanus, and pertussis (DTaP), Haemophilus influenza type b, Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Inactivated Poliovirus, Influenza (flu shot), Measles, Meningococcal, Mumps, Pneumococcal, Rubella, Rotavirus
21. Lead screening for children at risk of exposure
22. Obesity screening and counseling
23. Oral health risk assessment for young children from 6 months to 6 years
24. Phenylketonuria (PKU) screening for newborns
25. Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk
26. Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
27. Vision screening for all children
28. Well-baby and well-child visits

TRES

MDLIVE®

fast, hassle-free health care. anytime. anywhere.



Your benefits include reliable 24/7 health care by phone or video. Our national network of board-certified doctors provides personalized care for hundreds of medical and mental health needs. No surprise costs.

No hassle. Just create an account to enroll.

URGENT CARE

On-demand care for illness and injuries.

Talk to a board-certified doctor in just minutes when you need care fast, including prescriptions.

Reliable and affordable alternative to urgent care clinics for more than 80 common, non-emergency conditions like flu, sinus infections, ear pain, and UTIs (Females, 18+).

MENTAL HEALTH

Talk therapy and psychiatry from the privacy of home.

Licensed therapists and board-certified psychiatrists.

Schedule your appointment in as little as five days with after-hour and flexible sessions available.

USING MDLIVE IS AS EASY AS 1-2-3:



**STEP 1: CREATE
YOUR TRES HEALTH
ACCOUNT*.**



**STEP 2: REQUEST
AN APPOINTMENT.**

Have an urgent care appointment right away, or schedule a time that works for you.



**STEP 3:
FEEL BETTER FASTER.**

Get a diagnosis, treatment plan, and prescriptions, when appropriate, sent right to your preferred pharmacy. ¹

\$0 per
appointment.

Create your account today.

888.863.5292

***DOWNLOAD** the app from the **Apple App Store** or **Google Play Store** by searching for **"Tres Health"** or access it online at **member.tres.health**.

¹Prescriptions are available at the physician's discretion when medically necessary.

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Free and Unlimited Mental Health Support

TRES

MDLIVE®

Licensed therapists. Board-certified psychiatrists.

MDLIVE. Anytime. Anywhere.



You may feel overwhelmed or not like yourself. Your health plan includes talk therapy and psychiatry from the privacy of home.¹ Get reliable care for needs like anxiety, stress, life changes, grief, and depression.

Fast and convenient.

Have your first therapy appointment in a week or less and choose a time that works for you. Convenient appointments are available, including nights and weekends.

Affordable and easy.

The large MDLIVE network makes it easy to find a therapist or psychiatrist that is the right fit for you. Choose the same one for each appointment or switch at any time. No surprise costs. No hassle.

MDLIVE cares for hundreds of mental health needs, including:

- Addictions
- Anxiety
- Depression
- Grief & Loss
- Life Change
- Obsessive Compulsive Disorder (OCD)
- Panic Disorders
- Phobias
- Relationship Issues
- Stress Management
- And more

Your copay is

\$0 per appointment



Meet Sophie, your
personal assistant
Text TRES to 635483
to create an account.

Create your account today.

mdlive.com/treshealth

888.863.5292

¹ Mental health services are available for ages 10 and up.

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Consumer ID Theft Program



Providing protection for consumers digital life.

Every year millions of Americans fall victim to identity thieves. It's a real threat, and protection has become a necessity.

Program Overview

The program is deployed on an embedded basis and cannot be sold as an "opt-in". Enrolled consumers must reside in the United States in order to be eligible. Composite rate per household.

Identity Restoration

Recovering from identity theft on your own can be time consuming. Let us help make it less of a pain. Our dedicated, highly qualified, ID restoration specialists will work on your behalf to help you recover from ID theft.

Lost Wallet Assistance

Losing your wallet is a headache. We make it a less painful ordeal by helping you cancel and reissue your credit and ID cards and up to 15 different forms of identification.

Up to \$1M Identity Theft Insurance

This Consumer ID Theft Program provides up to \$1 million in coverage for certain out-of-pocket expenses related to the theft of your personal information.

Stolen Funds (Cash Recovery) Replacement

Lost funds due to identity theft can be difficult to replace. As part of your Consumer ID Theft Program, it provides coverage terms up to \$100,000 in cash recovery for unauthorized electronic funds transfer from a credit/debit card, checking or money market account established for personal use.

Credit Monitoring Powered by Experian®

You'll have access to a suite of tools powered by Experian® to alert you to suspicious activity involving identity fraud. These tools include access to your Experian® Credit Report, Experian® VantageScore®, Credit Monitoring and Alerts and Dark Web Monitoring.

About NorthPoint / Experian®

The program is deployed in collaboration with Experian®, one of the world's largest & most respected consumer services companies. NorthPoint, a majority veteran owned entity, is entirely focused on delivering unique cyber insurance products through its proprietary platforms.

For additional information, please call 800-562-3918 or visit: <https://northpointidtheft.com/apex/>

The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.



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Your Personal Guide to Navigating Your Benefits Plan

CALL MedWatch Pathways Concierge **FIRST!**

Navigating your benefits plan and the healthcare options available to you can be stressful and intimidating, but it doesn't have to be. With the MedWatch Pathways Concierge program, you have a single point of contact that can assist you in understanding your options and getting the most out of your health plan.

CALL your Pathways Concierge when you need help with:

- ✓ Understanding your diagnosis and proposed treatment
- ✓ Questions about your medications
- ✓ Precertification support for upcoming medical procedures *
- ✓ Identifying the best options for quality providers and convenient service locations
- ✓ Referrals to available health related programs (*such as wellness, diabetic monitoring, EAP, telemedicine and more*)
- ✓ Billing questions and support (*claim status, balance billing, grievances, appeals, EOBs and more*)
- ✓ Making or changing an appointment with a care provider
- ✓ Managing self-care needs, including education and skill training
- ✓ Education, resources and support for you, your family and your care support system

In addition, as part of the Pathways Concierge service, you will receive a bimonthly Healthy Living Newsletter which contains valuable information and resources to support your good health.

Has your physician recommended surgery or a medical procedure?

BEFORE you schedule any elective inpatient or outpatient medical procedure or treatment, **CALL** your MedWatch Pathways Concierge. Their team of experienced benefits experts and nurse case managers are ready to assist you when you need them. Putting you and your health first is what we do best. Let us help you get the most out of your benefits.

**Precertification is a benefit of your health plan that helps determine if the procedure or treatment is medically necessary and covered by the policy.*



Contact your Pathways Concierge by phone or email: **(888) 653-3508**
PathwaysConcierge@urmedwatch.com