

APEX-MEC

Benefits Enrollment Guide

MEC **PLANS** + GLOBE **LIFE**



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Understanding your **Benefits Guide**

This enrollment guide is designed to serve as your go-to resource for benefits enrollment in an Apex-MEC plan.

Affordable Healthcare from Apex-MEC

Reduce Your Risk

Affordable MEC plans through Apex-MEC provide coverage on preventive, in-network services. Our goal is to help members across the country gain access to preventive health benefits to help reduce delays in care and treat potential health risks early.

ABOUT OUR CARRIERS & PARTNERS

CLARITEV

Network for Health Plans

CIGNA PBM

Pharmacy Benefits Manager | 800-325-1404
www.MyCigna.com

MEDWATCH

Customer Advocacy | 888-341-5606

MDLive

Telemedicine Services | 888-863-5292

NORTHPOINT

Identity Theft Company | call 888-385-5505

GLOBE LIFE

Limited Indemnity Benefits





Member **Experience**

Our partnership with MedWatch is designed to empower you with comprehensive support and personalized assistance to manage your health care. By integrating their services with our benefits program, we can provide you with a seamless and efficient health management experience.

How MedWatch **Benefits Employees**

Single Point of Contact: Centralized contact for all your health needs, from benefits information to nurse consultations and diagnosis assistance.

Comprehensive Support: Helps you find providers, schedule appointments, receive education on reference-based pricing, and get answers to health plan questions. They also assist with balance billing, EOB explanations, and pre-certification.

Personalized Advocacy: Uses advanced health data and research-based standards to provide tailored solutions, to help support you and achieve optimal results.

Call your Concierge when you need help with:

- ✓ Understanding diagnoses and proposed treatments
- ✓ Questions about medications
- ✓ Precertification support for upcoming medical procedures*
- ✓ Identifying the most comprehensive 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 members, their families, and their care support systems

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

TRESTECH Member Portal

TRESTECH MEMBER PORTAL Provides members quick access to their health insurance information via the web or their mobile phone.

✓ ID CARDS

Get digital access to your ID Card thru the mobile app or portal.

✓ TELEMEDICINE

Access telemedicine services (*MDLive*) through both the portal and app with the single sign on feature.

✓ CLAIM STATUS

Review all active, pending, paid, and previous claims history.

✓ PRESCRIPTIONS

Search prescription costs and pharmacy locations.

✓ BENEFITS DETAILS

Review benefit details such as: deductibles and accumulations, co-insurance co-pays, plan documents and summaries.

✓ PROVIDER SEARCH

Search for providers in your network.

NEED SUPPORT?

For technical assistance please contact us at portals@tres.health

ACCESS THE PORTAL

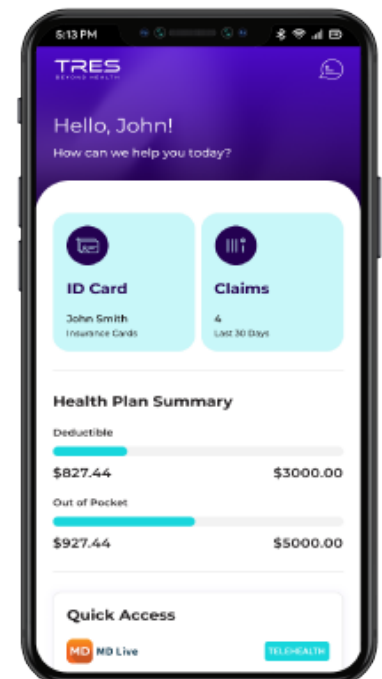
DOWNLOAD the app from the Apple App Store or Google Play Store by searching for "Tres Health," or access it online at member.tres.health.

REGISTER in the app using your Social Security Number and Date of Birth; your information remains private and secure.

ENTER YOUR INFORMATION

Enter your Email Address and First and Last Name, then Create a Password.

REVIEW dependents and invite adult dependents to register, too.



How it all fits together

UNDERSTANDING WHO TO CONTACT

TRES HEALTH

Tres has worked to ensure we have the best partners in place to support your health benefit needs. Information on our partners, and how to access support, are all available on your ID card or the member app.

CUSTOMER SERVICE 888-341-5606

If you have questions regarding your benefits or coverage you can reach out to our dedicated call center, through MedWatch. You will find the number under the Member section of your ID card or call directly at 888.341.5606. Benefit information is also located in the member app.

PROVIDER NETWORK

You will find the logo for your provider network on the front of your ID card. To determine if your provider is in network, you can utilize their website or the phone number listed on your ID card. You can also sign in to your member app to see this information.

PRESCRIPTION BENEFIT 800-325-1404

Under the Pharmacy Plan section on the front of your ID card, you can locate the information your pharmacy will need to process your claims, along with a phone number and website for any pharmacy or prescription questions. This information is also available via the member app.

How it all fits together

MDLIVE | NORTHPOINT | GLOBE LIFE

MDLive – TELEMEDICINE SERVICES | 888-863-5292

All Tres Health plans include 24/7 healthcare by phone or video through MDLIVE, providing personalized care for medical and mental health needs so you can get better and stay well from the comfort and convenience of home. Simply call the number above or access through the member app.

Urgent Care - On-demand care for illness and injuries.

- ✓ Members can talk to a board-certified doctor in just minutes when they need care fast, including prescriptions.
- ✓ MDLive is an 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.

- ✓ Members get access to licensed therapists and board-certified psychiatrists.
- ✓ Members can schedule appointments in as little as five days with after-hours and flexible sessions available.

NORTHPOINT – IDENTITY THEFT SERVICES | 888-385-5505

NorthPoint Data Security offers Apex-MEC clients personal identity theft protection through proactive credit monitoring. With access to professional cybersecurity specialists, continuous credit tracking, dark web surveillance, and identity restoration services, NorthPoint has you covered.

FULLY-MANAGED IDENTITY RESTORATION SERVICES

Up to \$1 million dollars of Insurance for specific expenses related to an identity theft:

- ✓ Lost Wallet Assistance
- ✓ Credit Monitoring Powered by Experian®
- ✓ Protection Against Fraudulent Charges and Unauthorized Electronic Fund Transfers

GLOBE LIFE – LIMITED INDEMNITY BENEFITS

Globe Life provides benefits to fill gaps in coverage, and help cover out-of-pocket expenses that fall outside of your MEC plan such as:

- ✓ Hospital Visits
- ✓ Emergency Visits
- ✓ Anesthesia/Surgery
- ✓ Outpatient Visits

Member FAQ



Q: HOW DO I CHOOSE A PROVIDER IF THERE IS NOT AN IN-NETWORK ONE NEAR ME?

A: To understand provider options near you, contact **MedWatch**, our member concierge service, at **888-341-5606**.

Q: IF MY PROVIDER APPEARS TO BE IN-NETWORK ONLINE, IS THAT GUARANTEED?

A: Provider status (*in or out-of-network*) may change. Please check the network status with the **provider directly**.

Q: WHEN DOES MY TRES HEALTH PLAN RENEW?

A: Tres Health Plan renewal dates vary. Some Plans renew at the beginning of the **calendar year** (*January 1*), and others renew by **Plan year** (*a year from the previous effective date*). To determine when your Plan renews, please **contact your employer**.

Q: WHO SHOULD I CALL IF I HAVE A QUESTION ON A CLAIM?

A: Call **MedWatch** at **888-341-5606**.

Q: WHO SHOULD I CALL WITH PROVIDER BILLING QUESTIONS?

A: Contact your provider's office directly for any questions related to the amount billed and/or patient responsibility. You may also refer to your EOB, the Tres Health member portal, or member app.

Q: HOW CAN I DETERMINE IF MY PRESCRIPTIONS ARE COVERED?

A: Call **MedWatch** at **888-341-5606**, or **Cigna** at **800-325-1404** or visit www.mycigna.com. You can also visit the **Rx section** in the Tres member app or online portal.

Q: HOW DO I ACCESS TELEHEALTH?

A: To contact MDLive, use the phone number listed on the back of your ID card or login to the TresTech member portal or app.

Q: HOW DO I GET MY MEMBER ID CARD?

A: Call **MedWatch** at **888-341-5606**, or download a copy on the member app.