

Understanding Your Tiered Network Plan Design

AMERICA'S PPO NETWORK & AMERICA'S PPO ELITE NETWORK

The difference between America's PPO and America's PPO Elite.

Your plan has a lower deductible with the Elite Network facilities.

The choice is yours.

You have the option to choose healthcare providers and facilities within either network. Your plan has the added benefit of cross accumulation. This means that for every service applied towards your deductible and out of pocket, it counts towards the maximums in each tier.



America's PPO is a broad network that includes many clinics, hospitals and provider groups in Minnesota.

The Elite Network is a part of America's PPO focused on delivering high quality care at a lower total cost.

Your schedule of benefits.

Please see your plan information posted in the Form Library at ProvidenceAcademyBenefits.com.

| HSA 1 Plan | | | |
|---|--------------------|--------------|----------------|
| Calendar Year Accumulation Medical Deductible | APPO Elite Network | APPO Network | Out of Network |
| Individual | \$1,500 | \$3,500 | \$10,000 |
| Individual Under Family Coverage | \$2,800 | \$3,500 | \$10,000 |
| Family | \$3,000 | \$7,000 | \$20,000 |

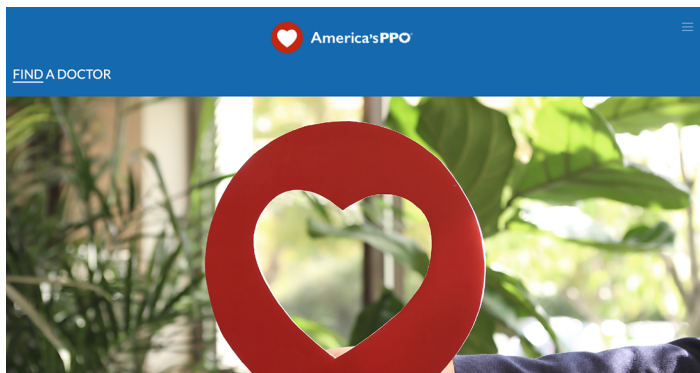
| HSA 2 Plan | | | |
|---|--------------------|--------------|----------------|
| Calendar Year Accumulation Medical Deductible | APPO Elite Network | APPO Network | Out of Network |
| Individual | \$3,000 | \$6,500 | \$13,000 |
| Individual Under Family Coverage | \$3,000 | \$6,500 | \$13,000 |
| Family | \$6,000 | \$13,000 | \$26,000 |

| Network | Elite | Full APPO | Out of Network |
|--|---|---|---|
| Cost to you | Lowest cost for you. | Still in-network, but at a higher cost to you. | Highest cost to you. |
| In-network facilities Those listed are the main facilities for each network but does not include all.* | <ul style="list-style-type: none"> M Health Fairview North Memorial Ridgeview Twin Cities Orthopedics I-Health Collaborative | <ul style="list-style-type: none"> Allina Park Nicollet Health Partners Mayo Clinic | <ul style="list-style-type: none"> All other facilities not searchable on AmericasPPO.com |

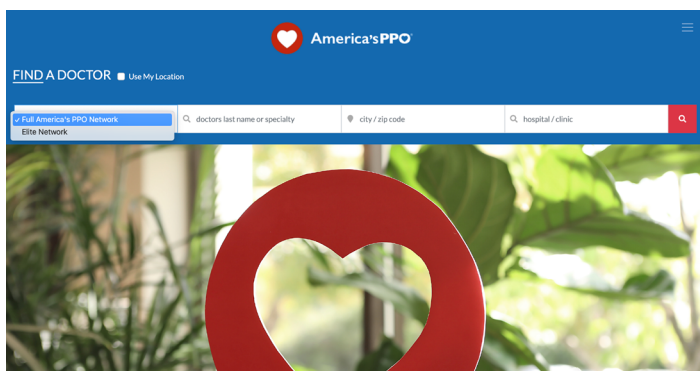
*Facilities are subject to change at any time, please use the online search to verify.

How do I know if my provider is in-network?

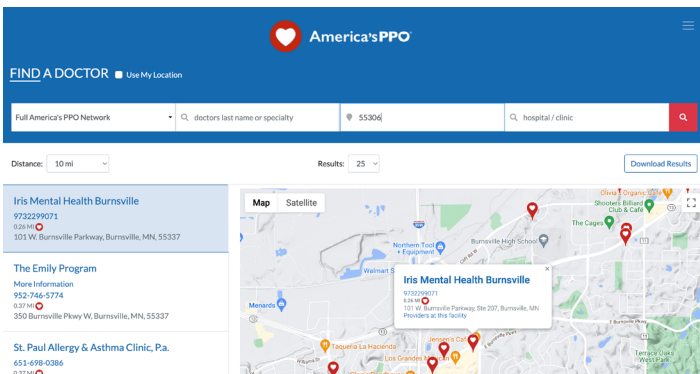
Use the “Find a Provider” function in the HealthEZ member app or visit AmericasPPO.com and click “Find a Doctor”.



Click “Find a Doctor” on the left hand side.



Select “Full America’s PPO Network” or “Elite Network” from the dropdown, enter the facility zip code. You may refine your search by entering the doctor’s last name, specialty and/or hospital/clinic.



Click “Search”.

Download the member app

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.



FAQ's

How do I get more ID cards?

You can order them right on your HealthEZ member app or by calling 844-204-3757.

What does the HealthEZ member app do?

The free HealthEZ member app has many handy features: view your medical ID card, search for an in-network provider, review medical bills, and your accumulations towards deductible and out of pocket, along with reviewing your benefit information. You are also able to sign up for EZpay, our medical payment service, so you never have to touch a medical bill again.

What is cross accumulation?

This means that for every service applied towards your deductible and out of pocket, it counts towards the maximums in each tier.

For example:

You are an Individual on the HSA 1 plan. You are responsible for \$145 for medical services received at an Elite Network facility. The \$145 you pay applies towards your \$1,500 APPO Elite Network deductible, your \$3,500 APPO Network deductible, and your \$10,000 Out of Network deductible.

Should I be looking for a specific physician or for a specific facility that is in-network?

America's PPO and America's PPO Elite both contract on a facility level. This means, if the facility you visit is in network, the provider you saw at that location is in network. When searching AmericasPPO.com, please search for the facility where you will receive care.

What if my doctor performs procedures at two different facilities (one facility from each the Elite and APPO network)?

If this happens, we recommend that you choose to schedule your procedure at an Elite Network facility, as that will be the lowest out of pocket for you.

For example:

You are seeing a doctor for prenatal care and they deliver babies at either M Health Fairview hospitals or Park Nicollet hospitals. Both facilities are in-network, but M Health Fairview is in the "Elite Network" which has lower deductibles for your plan. You will save money if you deliver your baby at the M Health Fairview facility.

At your service. At every step.

Get personalized support from someone who knows your situation and is ready to figure things out, in a few minutes or as long as it takes. Providence Academy has a dedicated phone number at 844-204-3757 that is answered by a real person between 7 a.m. and 7 p.m. CST., Monday - Friday.