



Ohio Employees





Welcome ClearChain Member,

ClearChain Health's transparent healthcare program is here to support you.

Your employer has chosen to offer ClearChain plans because of our innovative approach that delivers better benefit levels and reduced costs. Our commitment to you includes exceptional customer service and plans that are flexible to meet your needs.

ClearChain Health is built so that you have access to the highest levels of healthcare and the best clinical outcomes. Our member service advocates are available to help you with any questions or needs you may have. We provide answers to questions about benefits, verify eligibility, check claims status, and give you access to the tools you need.

We look forward to a long and successful relationship with you!

Sincerely,

ClearChain Health

Introducing Your Network-Free Transparent Healthcare Program



We are excited to introduce your new ClearChain Healthcare Program. ClearChain Member Support is here help you navigate through this transition.

Open Access: More Choices For You & Your Family

Your health plan is Open Access as it does not utilize provider or facility networks. You will have the freedom to choose any provider you wish, without restrictions or limitations from your plan. Services are paid at the same benefit level and there are no out-of-network penalties. You are only responsible for your applicable co-pays, deductibles and co-insurance, as long as your provider accepts the plan by submitting claims to ClearChain.

Introducing Your Plan to Your Providers



To help you introduce ClearChain to your healthcare providers, educate them on your new plan, and ensure they have all the necessary information to submit and process your claims, we can reach out on your behalf.

In order to avoid confusion or issues surrounding plan acceptance, please allow a Member Support Advocate to contact your providers BEFORE your first appointment by submitting a Provider Nomination Form by visiting www.claim-doc.com/pnf or calling (833) 733-8478 and ask to speak with a ClaimDOC Member Advocate.

Balance Bills: Open Your Mail & Communicate



Your medical plan utilizes a claim review and audit program that determines the fair and reasonable costs for the medical services you receive. A balance bill occurs when a provider or hospital receives the fair and reasonable payment from your insurance but seeks to collect additional amounts directly from you. The "balance" sought to be collected against you will match the "discount" determined by your plan as reflected on the Explanation of Benefits (EOB) you receive from ClearChain.

If you receive a bill for anything beyond your responsibility, immediately call (833) 733-8478 and ask to speak with a ClaimDOC Member Advocate. You are held harmless and will be defended against unfounded collection activity.

CHS Therapy & Affiliates of Ohio's medical plans offer a great deal of flexibility for you to manage the care for you and your family. The plans are offered through ClearChain and the chart below provides a side-by-side comparison of the plans available to you. With ClearChain's network-free benefits you will experience no out-of-network costs.

On all plans your preventive services including your annual physical are covered 100%.

Medical Plan Features	ClearChain T-2000	ClearChain T-1000	ClearChain HSA - 5000
	<i>In-Network</i>	<i>In-Network</i>	<i>In-Network</i>
Calendar Year Deductible (CYD)	\$2,000 Ind.	\$1,000 Ind.	\$5,000 Ind.
	\$6,000 Fam.	\$3,000 Fam.	\$10,000 Fam.
Co-Insurance	Member = 20% ClearChain = 80%	Member = 20% ClearChain = 80%	Member = 0% ClearChain = 100%
Physicians Office Visit	\$30 copay; \$0 copay for children under age 19	\$30 copay; \$0 copay for children under age 19	0% after deductible
Specialist Office Visit	\$60 copay	\$60 copay	0% after deductible
Inpatient Hospital	20% after deductible	20% after deductible	0% after deductible
Out-Patient Surgery	20% after deductible	20% after deductible	0% after deductible
Out-Patient Major Diagnostic (e.g. MRI, MRA, PET, CT)	20% after deductible	20% after deductible	0% after deductible
Emergency Room	\$500 copay	\$500 copay	0% after deductible
Urgent Care Center	\$75 copay	\$75 copay	0% after deductible
Prescription Drugs			
Rx Deductible	N/A	N/A	Medical Deductible
Retail (30 day supply)	\$0 / \$40 / \$70	\$0 / \$40 / \$70	\$0 after deductible
Mail Order (90 day supply)	\$0 / \$100 / \$175	\$0 / \$100 / \$175	\$0 after deductible
Out of Pocket Maximum	\$5,000 Ind.	\$3,500 Ind.	\$5,000 Ind.
	\$10,000 Fam.	\$7,000 Fam.	\$10,000 Fam.
Lifetime Maximum	Unlimited	Unlimited	Unlimited

Employee bi-weekly premiums	ClearChain T-2000		ClearChain T-1000		ClearChain HSA - 5000	
	<i>Non-Tobacco</i>	<i>Tobacco</i>	<i>Non-Tobacco</i>	<i>Tobacco</i>	<i>Non-Tobacco</i>	<i>Tobacco</i>
Employee	\$62.10	\$107.10	\$116.10	\$161.10	\$41.55	\$86.55
Employee + Spouse	\$504.00	\$549.00	\$558.00	\$603.00	Not Available	Not Available
Employee + Child(ren)	\$121.50	\$166.50	\$175.50	\$220.50	\$121.18	\$166.18
Employee + Family	\$657.00	\$702.00	\$711.00	\$756.00	Not Available	Not Available

DID YOU GET BALANCED BILLED? IF SO, WE ARE HERE TO HELP.

With the ClearChain plan, you may receive a bill from your provider for amounts above your Patient Responsibility. If this happens, you are not always responsible to pay this bill! Call the Member Support line at (833) 733-8478.

HOW IT WORKS:



You Use Your Health Benefits

You receive medical care from your provider

Your Provider Bills ClearChain

You receive an Explanation of Benefit (EOB). The EOB shows your total Patient Responsibility. This total includes your co-pays, deductibles, co-insurances and charges for non-covered services.



You Pay Your Share

Always pay your portion of your EOB as soon as you can or if you can't pay the entire bill, set up a payment plan your provider. Remember, it is your responsibility to pay these billed charges.

You Receive A Bill

You may receive a bill for the charges that includes amounts which exceed the Patient Responsibility total shown on your EOB...This is balance billing.



Call ClearChain

If this happens, call the ClearChain Member Support Team at (833) 733-8478 and they will connect you with ClaimDOC.

How We Can Help

ClaimDOC will work with the provider to dispute the excess amount billed and help you avoid future collection activity.



Your Health Plan
**Member
Support
Team**
from
ClearChain

Health care and health care benefits can be complicated, and we know it's important to you to make the right health care choices for your family.

The ClearChain Member Support Team is here to help you:

- Understand your benefits and how to use your plan
- Find Providers
- Understand your Explanation of Benefits
- Answer questions about billing

ClearChain is a self-funded health benefit plan provided for employers with access to tools for processing medical claims. This is not an insurance product but a employer funded benefit plan with stop-loss insurance.

Call ClearChain
(833) 733-8478



Guide to Pharmacy Benefits



PHARMACY BENEFITS

- Your new pharmacy benefit plan will go into effect on **February 1, 2021.**
- You will receive new identification cards in a separate mailing from ClearChain. These cards can be used to access both your medical and pharmacy benefits.
- Please remember that you must present this new card when you visit your pharmacy on or after **February 1, 2021.**



The Member portal dashboard is an interactive online portal that offers a pharmacy look-up tool, proactive drug research capability and personalized Rx history identification.

This tool provides members with an easy-to-read, comprehensive, up-to-date prescription history, along with supporting detailed claims data, benefit design information and personalized reference content.

You can access your Member Portal Dashboard at:

www.approrx.com

&

Click on Meridian-Rx Members

PRIOR AUTHORIZATIONS & APPEALS

Some medications may require a prior authorization approval before they are covered under your new plan.

You or your physician can contact Appro-Rx with any questions or concerns regarding the prior authorization process at: **(866)-900-3711**

If the prior authorization is denied, your physician can send in additional information for an appeal.

MAILORDER & SPECIALTY PHARMACY OPTIONS

Mail Order Pharmacy:

Pill Pack
(800)-378-6813

www.pillpack.com/approrx

Specialty Pharmacy:

BioMatrix
(855)-359-9679 ext. 268



MEMBER HELPDESK: (866)-900-3711

www.approrx.com

Your medications organized around your life.



Daily Medications

Your prescriptions, over the counter medications and vitamins packaged by the dose.



As-Needed Medications

Medications that you don't take regularly.



Any Additional Supplies

Including testing strips or common pharmacy items.



"PillPack has changed my life at 80 years of age. I no longer have to depend on family members to drive me to pharmacies nor do I have to worry about forgetting to refill any of my medications. PillPack has been a lifesaver to me and it simplifies my medication management."

Enrique J. California

If you have any questions or concerns, please give us a call at the pharmacy.

CONTACT US

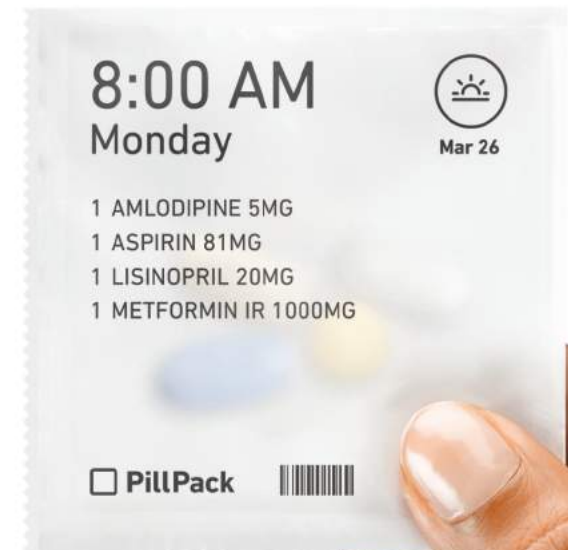
800-378-6813 (toll-free)
pillpack.com/approx
hello@pillpack.com

SERVICE HOURS

Mon-Fri: 8am-10pm ET
Sat-Sun: 10am-5pm ET
Pharmacist Available 24/7



Managing your medications just got easier.



Pharmacy, simplified.

PillPack is a full-service pharmacy that sorts your medications by the dose and delivers them to your door.

We work with your doctors to make sure you always have the right medication at the right time—at no extra cost to you. Your normal copay/coinsurance will still apply.

We're committed to excellent service.

Our pharmacists are available 24/7. You can reach us at any time, on your terms.



Phone

Call us any time toll-free at 800-378-6813.



Email

Send us any questions at hello@pillpack.com.



Mobile Messaging

Live chat with a pharmacist using our mobile app.

A pharmacy designed around your life.

• Your medication by the dose

We package your medication by the dose and label it with the date and time you should take it. You won't have to sort your pills, and it's easy to stay on track.

• Free shipping and low costs

You pay preferred copays and coinsurance, and shipping is always free.

• Delivery to your door

Every month, we'll automatically send your medication via FedEx or UPS.

• No-hassle refills

We'll work with your doctors to ensure your prescriptions never run out.

• Help you need, before you need it

PillPack offers 24/7 pharmacy support to answer any questions or resolve any issues.

• Getting started is easy

Signing up is easy. Just call us toll-free at **800-378-6813** or go to **pillpack.com/approx**.



Healthcare just got a whole lot easier

Our Online Member Portal is an easy to use tool that gives you more control of your healthcare through choice, transparency, connectivity and cost savings.

Our Online Member Portal features:



VIEW CLAIMS IN REAL TIME

Do you have questions about details of a recent claim? Our portal allows you to follow the claim process as it happens. You can effortlessly check claims status, see when the claim was paid and even view and print the Explanation of Benefits.



ACCESS UNIQUE CONTENT

Information at your fingertips – you can find the latest news, announcements and network information. Also, look for plan updates and your personal care plan. You can even find a list of frequently asked questions and a glossary of common terms.



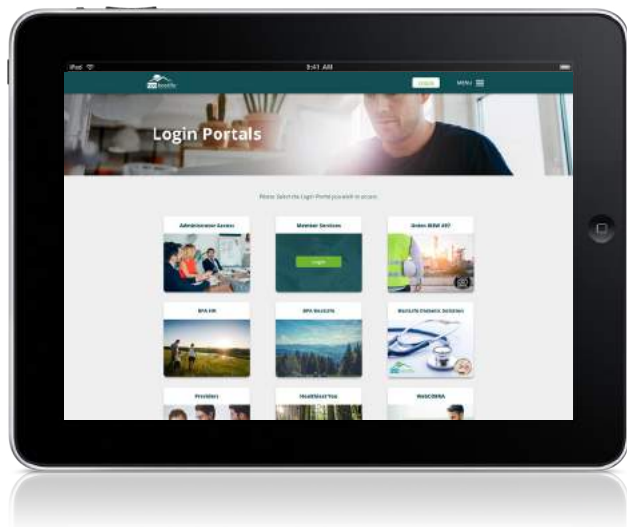
MESSAGE CUSTOMER SERVICE

Easily send questions about eligibility and claims to our customer support team. Changes to your account are simple! You can quickly choose a new primary care physician as well as change your mailing address and request new ID cards.



VIEW ELIGIBILITY AND PLAN INFORMATION

Need to check when benefits are effective? Now you can have your plan information at the click of a button! Our portal can tell you who you listed as your current primary care physician as well as other important plan information such as coverage specifics, deductible information, out-of-pocket amounts and cost-sharing.



.....
 Contact ClearChain Customer Service
 with questions regarding
 the ClearChain Member Portal.

ClearChain Puts the Professionals in Your Corner

When it comes to your healthcare it's important to understand which resources are available to help you navigate the system. Whether you have a chronic condition that you need help managing, or need a guide for complex hospital admissions or emergency departments, ClearChain is here to put the experts in your corner so you can live a healthy and productive life.

Our case managers are registered nurses, who ensure you receive the appropriate and quality care you need. Your case manager works with you, your healthcare provider, caregivers, vendors, and community resources to coordinate quality, cost effective care, as well as help you control chronic illnesses with ClearChain's disease management programs.

ClearChain's Case Management Is There When You Have:

- Acute healthcare needs, diagnoses, or hospitalizations
- Medical complications and co-morbidities
- Complex hospital discharge requirements
- Unique social issues



Call 833.733.8478 to get started with our Disease Management program and take the first step towards getting the support you need to manage your health.

Over 191 million Americans, or 45% of the population struggle with at least one of the following chronic conditions:



ASTHMA



**CHRONIC KIDNEY DISEASE
(CKD)**



CHRONIC PAIN
(Osteoarthritis, Rheumatoid Arthritis or Back Pain)



**CORONARY ARTERY DISEASE
(CAD)**



**CONGESTIVE HEART FAILURE
(CHF)**



**CHRONIC OBSTRUCTIVE
PULMONARY DISEASE
(COPD)**



DIABETES



HYPERLIPIDEMIA



HYPERTENSION

Source: www.fightchronicdisease.org

**You shouldn't have to manage your care all on your own.
With ClearChain's Disease and Case Management, you don't have to.**

