

TRES HEALTH

Benefits Enrollment Guide

MEC & MV **PLANS**

TRES

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Understanding your **Benefits Guide**

At Tres Health, we strive to support your well-being through our robust benefits plans. This enrollment guide is designed to serve as your go-to resource for benefits enrollment in a Tres Health plan. Thank you for choosing Tres Health. We can't wait to help you go **Beyond**.

About **Tres Health**

Reinventing **Affordable Healthcare**

We know the healthcare industry forward and backward, and every year, premiums, deductibles, and out-of-pocket maximums continue to rise. We set out to change the way healthcare is designed, managed, and administered, and developed plan offerings that are tech-forward but also people-first, modern but simple, and high-quality but affordable.

ABOUT OUR CARRIERS & PARTNERS

PHCS with HST Connect

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

MEDMO

Imaging Center Advocacy | call via MedWatch 888-341-5606

(Does not apply to MEC Preventive Plans.)

CONNECT DME

Medical Device Company | call via MedWatch 888-341-5606

(Does not apply to MEC, Core \$0, or Core \$2500 Plans.)





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

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

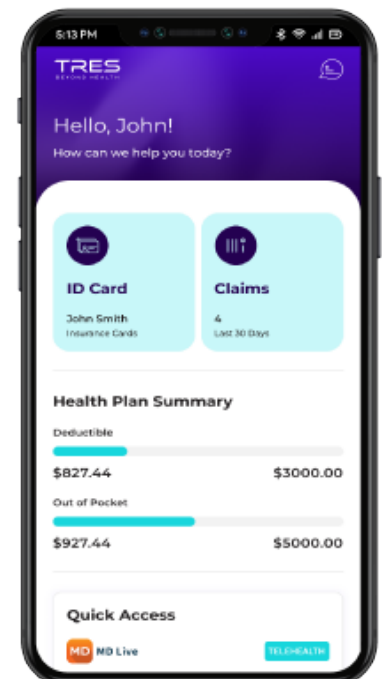
DOWNLOAD the app from the Apple App Store or Google Play Store by searching for "Tres Health," or access it online at member.tres.health.

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.

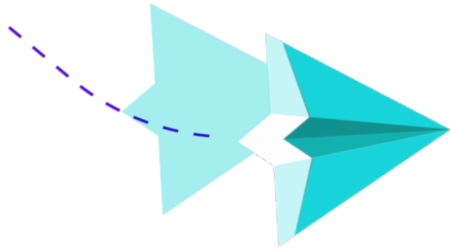
REVIEW dependents and invite adult dependents to register, too.



Member Experience

Provider Search & RBP Roadmap

Understanding reference-based pricing (RBP) and finding a provider doesn't have to be complicated. **Here's how Tres Health plans with RBP work with the HST network.**



1. Find a Provider

Visit hstconnect.com and login to find a provider. Or go to portal.hstechnology.com/PHCS to login as a guest.

2. Provider Submits Bill

Medical service or procedure is performed, and provider submits a bill to Tres.

3. Tres Sends Payment

Based on the service or procedure provided, a set price is remitted to the provider for payment.

4. EOB is Mailed

Tres sends an Explanation of Benefits (EOB).

5. Member Sends Payment

Member Responsibility portion of the bill is paid to the provider.

Types of services covered may vary. Please call MedWatch to verify benefits and any hospital-based services at **888.341.5606**



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, precertification, 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, top right 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.

PRECERTIFICATION

Review your plan documents that are housed in your member portal, to become familiar with the medical services that require precertification. Your provider needs to pre-certify all inpatient hospitalization and surgeries 7 to 10 days prior to the admittance or procedure. If you are admitted to the hospital through the emergency room, you or your physician must notify us within 48 hours. Refer to your plan documents for more detail. You can find the website and phone number for inquiries under the Pre-Certification section on the back of your ID card. You will also find a phone number for providers to call to pre-certify on the back of your card under the Provider section. Follow the rules of your plan to maximize your benefits and pay the least amount out of pocket.

How it all fits together

MDLIVE | MEDMO | CONNECT DME

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.

MEDMO – IMAGING CENTER ADVOCACY

(Does not apply to MEC Preventive Plans.)

To access, call MedWatch - 888-341-5606 | PathwaysConcierge@urmedwatch.com
Medmo is a nationwide, all-encompassing medical imaging solution and complements our plan design and utilization review process through a mixture of technology and care coordination services. The outcomes achieved result in cost containment, improved patient outcomes, reduced patient financial responsibility, and increased member satisfaction.

Medmo - Key Features

- ✓ Patient engagement from scheduling to follow-up appointment
- ✓ Image facility matching
- ✓ Report retrieval
- ✓ Appointment imaging reminders and facility rescheduling

CONNECT DME – MEDICAL DEVICE COMPANY

(Does not apply to MEC, Core \$0, or Core \$2500 Plans.)

To access, Call MedWatch - 888-341.5606 | PathwaysConcierge@urmedwatch.com
Connect DME provides home medical equipment and supplies along with resources like home sleep studies.

Connect DME - Key Features

- ✓ BiPAPS
- ✓ CPAPs and Supplies
- ✓ Glucose Monitors
- ✓ Joint and Back braces
- ✓ Nebulizers
- ✓ Boot Walkers and Knee Wheelers
- ✓ Crutches and Wheelchairs

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, and to confirm out-of-network plan benefits, contact **MedWatch**, our member concierge service, at **888-341-5606**.

*** If an out-of-network provider is identified, please check with the provider to verify network status and determine if they are accepting new patients.**

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.

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.

Q: WHO SHOULD I CALL IF I NEED MEDICAL IMAGING COMPLETED?

A: Call **MedWatch** at **888-341-5606** and they will get you in contact with **Medmo**, our medical imaging partner. Please note, Medmo does not apply to MEC Preventive Plans.

Q: WHAT DO I NEED TO DO FOR PRECERTIFICATION?

A: Please refer to the **back of your ID card** for **precertification information**.

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.