

Q: What changes with our medical benefits?

A: By far the biggest change is that Hero provides a nice Nurse Navigator and a friendly Pharmacist to help you with your healthcare:

1. **Information** — we make sure you receive plan flyers, benefits guide, accumulators, etc.
2. **Education** — your Nurse and Pharmacist answer all questions about your care and prescriptions
3. **Navigation** — your Nurse and Pharmacist assist you in getting scheduled with the highest quality doctors and the cleanest facilities.

Q: Which PPO Network do we have?

A: MedCost is the PPO. They are based in North Carolina and have 100% of the hospitals and 99% of the providers in their network. Your coverage is nationwide.

Q: How can I find out if my doctors are in the MedCost PPO?

A: Here is a search tool that helps you find doctors by name and location:

<http://providers.medcost.com/MainMenu.aspx>

Q: What if my provider is not in MedCost's Network?

A: Please tell us ASAP and Hero will call them and ask for a direct contract or nominate them to join MedCost.

Q: What about access to Centers of Excellence?

A: In addition to the PPO Network that you are used to, Hero also adds access to Centers of Excellence. These are facilities such as Surgical Center of Greensboro, Emerge Ortho, Raleigh Ortho and OrthoCarolina. We have contracted with these top-rated facilities for \$0 Out-of-Pocket cost for you! (But you have to "Call Your Nurse First!")

Q: What are the \$0 Out-of-Pocket Benefits?

A: We have a growing list that includes: Virtual Primary Care, Telehealth, Behavioral Health, Urgent Care, Surgeries, Imaging, Physical Therapy, and much more.

Q: How do we get these \$0 Out of Pocket Benefits?

A: Call Your Nurse First! They will navigate you to the best care option.

Q: What if someone has an ongoing medical treatment?

A: Continuation of care and a smooth transition to Hero are our top priorities. Please contact us if you or any family members are receiving ongoing care (e.g., cancer, diabetes, maternity, etc.)

Q: What changes with our Pharmacy costs and benefits?

A: Mako Rx is our Pharmacy Benefit Manager (PBM). Your card is welcomed at over 65,000 locations nationwide, including all the chain stores. However, you now have the option to go to over 12,000 locally-owned pharmacies where 300+ generic drugs are \$0 Out of Pocket for you. Your Pharmacy Plan delivers four major improvements:

1. \$0 Out of Pocket for 300+ generics at local pharmacies — including all Kroger and Harris Teeter pharmacy counters inside their grocery stores.
2. Lower pricing on branded drugs and coaching on how to move to lower cost alternatives.
3. Proactive patient assistance for any specialty drugs (e.g., cost over \$1,500 per month).
4. Top-rated pharmacist available for any questions about medications.

Q: How does our Nurse know which doctors are the highest quality?

A: Your Nurse has access to Hero's database of all providers in the US, ranked by volume, outcomes and patient reviews. This is the information you want your family to have! The Nurse also has all the facilities ranked by how clean they are (COVID, MRSA and other infectious diseases).

Q: What if we don't want to go to these providers?

A: You can get care wherever you wish. Hero is not a "Narrow Network." We hope that you choose the \$0 Out-of-Pocket high-quality options by our Nurses. However, if you choose to see an alternate doctor or hospital, you will simply pay the same copays and deductibles as you have before.

Q: Why does Hero claim to provide Better Outcomes and Higher Incomes?

A: Because we schedule you with the highest-rated doctors, surgeons and specialists and the cleanest facilities with the best Care Teams and equipment. The data is overwhelming that patients seeing top doctors in the best Centers of Excellence have the best health outcomes. We also have the lowest cost contracts. Therefore, you and your company pay far less at Centers of Excellence. If you choose these higher quality providers, we can waive your deductibles — this is how we deliver higher incomes.