

Benefits at a Glance

This is a quick reference summary of your benefits.

Who Do I Call?

SUPPORT & QUESTIONS

PERMA FAIR	Help with scheduling my care	Member # on Benefits ID Card, select Option 2 or email help@permafair.com
Lucent Health	Information about my benefits	Member # on Benefits ID Card 888.585.3309
Benefits MAC	Not sure who to call?	800.563.9929 Conner Strong & Buckelew

FINDING & GETTING CARE

MagnaCare Optional	Optional network for doctors, specialists, labs, radiology & urgent care	www.magnacare.com → Find a Provider
Amazon One Medical	Urgent Care or Primary Care (Virtual or In person)	Download the One Medical app Sign up with code HEARTXOM

MENTAL HEALTH & WELL-BEING

Any Mental Health Provider	Therapy & counseling — \$25 per visit, no deductible, in or out of network	Optional network search: www.magnacare.com → Find Provider
EAP · CompPsych	3 free, confidential counseling sessions a year for you and your household	800.437.0911 myliferesource.com
Amazon One Medical	Mental health support	Download the One Medical app Sign up with code HEARTXOM

DEDUCTIBLE REIMBURSEMENT

Garner	Deductible reimbursement	Download the Garner app or go to garner.guide/oe Choose HeartShare · add your doctors first
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PRESCRIPTIONS

Express Scripts	Prescriptions	800.935.7178 express-scripts.com/rx
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FLEXIBLE SPENDING & COMMUTER ACCOUNTS

Benefit Resource	Flexible Spending Account (FSA)	800.473.9595 benefitresource.com
Benefit Resource	Commuter — pre-tax transit & parking	800.473.9595 benefitresource.com

Key Things to Know

Set up Garner first. Covers your entire \$2,000/\$4,000 deductible — but only for approved doctors. Add your doctors at garner.guide/oe before you need care.

Your mental health matters. \$25 per mental health visit, always — no deductible, any provider. Out-of-network? Send a Lucent Health Claim Reimbursement Form and the superbill to get paid back.

No restrictive network. Lucent Health uses Index-Based Pricing — any facility works for elective care.

Can't double-dip. Garner and your FSA can't both be used for the same expense.