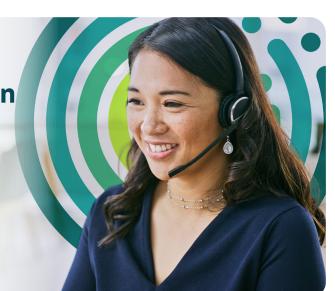
Welcome to Your Health Plan **Guide to Services & Support**

At Imagine 360, your well-being is our top priority. We surround you with all the support you need for an easier healthcare experience.



Here for You

Your health plan places a team of benefits experts, claims specialists and licensed medical professionals by your side. When you need help, just call the member number on your Benefits ID card. We're ready to:

Answer benefits questions

We want you to make the most of your benefits. We'll explain your plan and connect you to the many services, tools and resources available.

Find providers right for you

We'll help you compare providers based on cost, quality and how well they work with your plan so you can make informed decisions. We can even make an appointment for you.

Manage medical conditions

Experienced nurses and licensed professional counselors can provide no-cost, one-on-one guidance and education for conditions like diabetes, depression and heart disease. Our nurses can also advise you on what level of care you need when you don't feel well.

Provide billing support

Most of the time, you won't have a reason to contact us about a healthcare bill. But if you do, we'll work with your providers to make sure you don't overpay for care.

INSIDE THIS GUIDE:

Your Benefits ID Card......2 miBenefits Portal.....3 **Price Protection &** Billing Support4

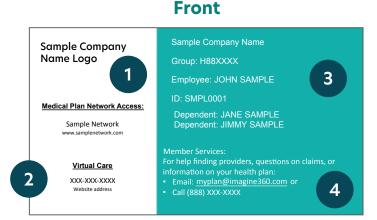


Call the member number on your Benefits ID card for help.

Mon - Thurs: 7 a.m. - 9 p.m. CT Fri: 7 a.m. - 7 p.m. CT

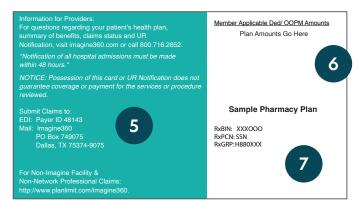
Your Benefits ID Card

Bring your Benefits ID card to every healthcare appointment. It has important plan information you and your providers need.



- 1. Your plan's physician networks, if applicable
- 2. Telehealth services, if applicable
- 3. Your group number/member ID
- 4. Member support contact information

Back



- 5. Contact information for providers to verify benefits
- 6. Deductibles/copays/out-of-pocket maximums, if anv
- 7. Pharmacy benefits, if applicable

When You See a Provider

It's normal for a provider's office to verify your plan benefits. If they have questions, ask them to call the provider number on your Benefits ID card. We'll quickly provide your plan details.

Your Member Support Line

If a provider says they don't recognize your plan or asks you to pay more than your applicable copay or deductible at the time of care, we're here to help. Call the member number on your Benefits ID card, even if you're in the provider's office. We can talk with the provider for you.

When a provider asks for the name of your insurance, say:

Imagine 360 is the claims administrator for my group benefits plan.

> Scan here for more tips on a smooth provider visit.



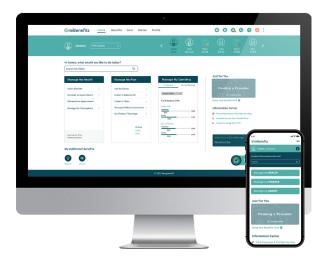
miBenefits Portal

Get 24/7 access to your health benefits at miBenefits.imagine360.com.

The portal connects you to the tools and resources you need to simplify the healthcare experience.

You can easily:

- Learn more about your benefits.
- View your Benefits ID card, print a copy or order a replacement.
- Find and compare providers by cost, quality and how well they work with your plan.
- Track your spending at a glance.
- See what your plan covered after you receive care and what you may owe your provider.





Register for the Portal

When your plan is live, go to: miBenefits.imagine360.com.

- 1. Click "Sign up here."
- 2. Choose "Member."



Download the Portal App

Manage your benefits anywhere, anytime. Download the free "I360 miBenefits" app.



Scan here to register for the portal.

Find a Provider Fast

Use your portal's advanced search features or **call the member number on** your Benefits ID card for help finding providers that are right for you.

Price Protection & Billing Support

Your health plan includes built-in price protection so you don't overpay for care. And while you may not have billing questions often, we're always here to answer them.

How Price Protection Works



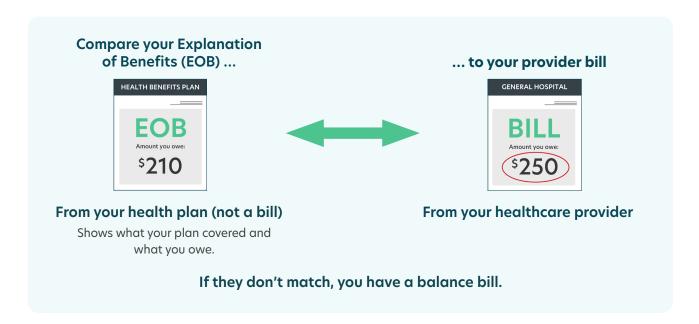
After you receive care, your provider sends us a request for payment. This is called a claim.

We review claims from providers for errors and charges that are more than what your plan allows.

If needed, we adjust the amount paid to a provider. **Most** providers accept this amount.

What You Need to Do

Occasionally, a provider may bill you the difference between what your plan paid and what the provider charged. This is called a balance bill — and there's an easy way for you to spot one:



Balance Bill Support

If you receive a balance bill or aren't sure, let us know right away. Simply email the bill to **bb@imagine360.com along with your phone number.**

Once we receive your balance bill, we'll contact you to explain next steps. Our team does all the work, so you don't have to. A designated advocate will manage the bill resolution process on your behalf, provide regular updates and bring in legal support, if needed, at no cost to you.

