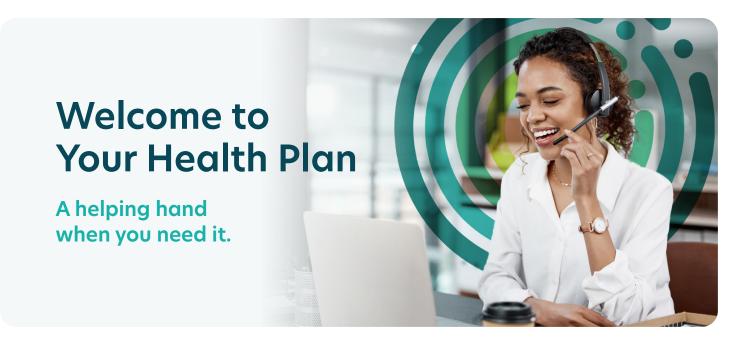
## Make the Most of Your Health Plan Guide to Services & Support









**We're Imagine360 powered by Quantum Health.** Your well-being is our top priority. Our goal? Make it easy for you to access the support you need to stay healthy and pay less for healthcare.

### Imagine360 is your expert health plan administrator.

After you receive healthcare services, your provider sends us a request for payment. This is called a "claim." Before we process claims, we carefully review them for errors and overcharges so that you don't overpay for care.

### Quantum Health provides you personalized support.

Compassionate Care Coordinators are by your side. These benefits experts, claims specialists and licensed medical professionals can:

- Connect you to quality providers
- Answer coverage, claims and billing questions
- Issue/replace ID cards
- Help reduce your out-of-pocket costs
- Help manage medical conditions like asthma, diabetes, heart disease and more

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### **One Phone Number for All Your Questions**

Don't know where to begin? Call your Care Coordinators. 866-885-1491 | M - F, 8:30 a.m. - 10 p.m. ET

### **INSIDE THIS GUIDE:**

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Watch a short video on how our experienced team can help.



## Your Benefits ID Card

Make sure you bring your Benefits ID card to healthcare appointments. The card has all the information you and your providers need.



- **1.** Your plan's health systems/physicians
- 2. Your group number/member ID
- **3.** Quantum Health Care Coordinator phone number

**4.** Contact information for providers to verify benefits

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- 5. Deductibles/copays/out-of-pocket maximums, if any
- 6. Pharmacy plan

### When You See a Provider

It's normal for providers to verify your benefits. If they have questions, **ask them to call the provider phone number on your ID card.** Your Care Coordinators will quickly explain coverage, copays and deductibles.

#### **Your Support Line**

Need help communicating with a provider? Whether the provider has questions about your plan or asks you to pay for more than your copay or deductible (if applicable) at the time of care, our team is here for you. **Call your Care Coordinators at 866-885-1491**. We'll communicate directly with providers on your behalf. With any new insurance, you or your provider's office may have questions. No problem, we can help! Call your Care Coordinators at 866-885-1491.

> Watch a short video on using your Benefits ID card.



## **Quantum Health Portal**

Your secure online benefits portal gives you 24/7 access to important health plan information and resources.

Easy-to-navigate features include:

- Find a provider (Click the Multiplan link to search directly for physician and ancillary providers that participate with Multiplan.)
- Get a copy of your Benefits ID card
- View and track claims in real time
- See deductibles and copays
- Schedule a call or chat with a Care Coordinator





### Register for the Portal

Go to: BrightSpring.Quantum-Health.com

- 1. Click "Register."
- 2. Enter requested information.
- 3. Enter the verification code you receive you're done!



### Download the Portal App

Manage your benefits anywhere, anytime. Download the free **"Quantum Health" app**: Coversidenties



### **Find a Provider Fast**

No more random internet searches! Use your portal's advanced search features or **call your Care Coordinators at 866-885-1491** to find providers that work for you. You'll be able to make an informed choice based on information such as quality metrics, costs and location.



## Watch a short video on how we can help you find a provider.



## **Prescription Plan**

You want your prescriptions filled fast. Express Scripts - your pharmacy benefit manager - helps you get medications you need, when you need them.



The back of your Imagine360 Benefits ID card lists your prescription benefits (see Page 4).

### Where to Use Your Prescription Benefits

Your plan uses Walgreens pharmacies, as well as pharmacies in the Walgreens Advantage Network, to fill non-specialty medications. To find a location near you, create an account on <u>ExpressScripts.com</u>. Once you log in, you can also refill prescriptions, track orders, check medication prices and more.



Register at Express Scripts ExpressScripts.com



Download the "Express Scripts Pharmacy" app

Download on the App Store Get IN ON

### **Maintenance Medications**

We want you to spend less time and money on prescriptions. That's why some medications you take regularly for chronic or long-term conditions are automatically filled as a 90-day supply. Have them delivered to your door or pick them up at a participating pharmacy. You can find more information on maintenance medications at <u>ExpressScripts.com</u>, after you create your account.

### **Specialty Medications**

- Specialty prescriptions are automatically sent by Express Scripts to a specialty pharmacy: CareMed or Accredo.
- Certain specialty medications are only filled though **SaveOnSP**. This cost-saving program enrolls you in manufacturer copay assistance that often fully covers the prescription costs.

When you request a specialty medication, the pharmacy filling it will reach out to you with more information.



# Virtual Health Care

Feel better sooner with 24/7 virtual care by Recuro Health.



### Real Doctors. Real Care. Right Now.

When you and your family don't feel well, you don't want to wait for help. That's why your health plan gives you immediate access - day or night - to a medical professional through Recuro Health.



### Virtual Care for a Range of Conditions

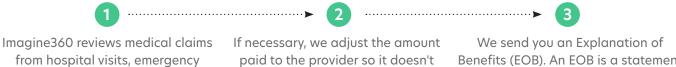
- Urgent Care: For issues like allergies, flu, eye/ear infections, rashes, respiratory issues and nausea
- **Primary Care:** Includes wellness visits, prescriptions, chronic condition management and scheduling labs or imaging
- **Counseling and Psychiatry:** Confidential mental health services for conditions like anxiety, depression and alcohol/drug abuse



## **Price Protection & Billing Support**

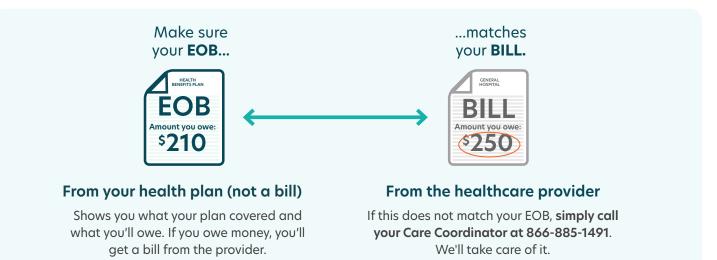
Your health plan includes built-in price protection so you don't overpay for care.

### **How Price Protection Works**



from hospital visits, emergency rooms, outpatient surgery and doctor visits for errors and overcharges. If necessary, we adjust the amount paid to the provider so it doesn't exceed your plan's allowable limits. Most of the time, providers accept this payment amount. We send you an Explanation of Benefits (EOB). An EOB is a statement that shows how your plan benefits were applied to the claim and what you may owe the provider.

Occasionally, you may receive a bill from your provider that indicates you owe more than what your EOB says you owe. This is called a balance bill. If you think you have a balance bill or aren't sure, **call your Care Coordinators at 866-885-1491 right away.** We're here to make sure you don't pay more than your plan's copay, coinsurance and/or deductible.



### **Billing Support Made Simple**

You're never alone in working to resolve a balance bill. We support you with:

- A dedicated advocate to manage the bill resolution process on your behalf
- Regular phone, email or mail updates
- Free legal support, if needed



Watch a short video on price protection and the important role you play.



### **One Phone Number for All Your Health Plan Questions**

Call your Care Coordinators for expert service and support. 866-885-1491 | M - F, 8:30 a.m. - 10 p.m. ET



