

# Answers to Common Questions

Imagine360 powered by  
Quantum Health



## Start with full support

### Q. How does my health plan support me from care to claim?

- A.** With Imagine360 powered by Quantum Health, you have a health plan you can feel good about – one that puts you in control and makes care simpler and more affordable.
- Imagine360, your health plan administrator, processes claims and carefully reviews provider payments so you don't overpay.
  - Quantum Health provides personalized health plan guidance before, during and after care, so you can make the most of your plan.

### Q. My plan just started. What should I do first?

- A.** Go to your benefits site - [BrightSpring.Quantum-Health.com](https://BrightSpring.Quantum-Health.com) - and set up an account in minutes. The site lets you find providers, track claims, explore benefits and more – 24/7. You can also download the “**BrightSpringConnect**” app for easy access anywhere to your benefits site and BrightSpring resources.

### Q. I have a question about my benefits. Who do I call?

- A.** Get answers when and how you need them, so you can make decisions with confidence. Call a Quantum Health Care Coordinator at **866-885-1491, Mon - Fri, 8:30 a.m. - 10 p.m.** (translation services available). Or connect with them by chat or secure message on [BrightSpring.Quantum-Health.com](https://BrightSpring.Quantum-Health.com).

### Q. What happens if I lose my benefits ID card?

- A.** Go to [BrightSpring.Quantum-Health.com](https://BrightSpring.Quantum-Health.com) to easily download or request a new one. Or call a Care Coordinator at **866-885-1491** – they'll quickly send it your way.

## Find a provider

### Q. What providers can I see?

- A.** You can see top-rated in-network providers that agreed to offer you care at fair set prices. They can't charge you more, and you'll save the most when you see them. You can also choose Open Access providers, sometimes called out-of-network. They don't have set prices with your plan, but your plan will work to lower your costs so you don't overpay.

### Q. Can I stay with my current provider?

- A.** If your provider isn't in-network, let them know your plan is Open Access, which means you can see out-of-network providers. If they have questions, ask them to call the provider number on your card. A Care Coordinator will explain your coverage and benefits so you don't have to.

### Q. How do I find a provider?

- A.** Go to [BrightSpring.Quantum-Health.com](https://BrightSpring.Quantum-Health.com) to find and compare providers by quality and how well they work with your plan. You can also get cost estimates – just click the dollar sign (\$) icon in your search results and follow the prompts. Or call a Care Coordinator at **866-885-1491** for all the search help you need.

**Q. How do I use my plan's virtual health care benefits?**

**A.** Skip the wait and avoid the drive with virtual care from Recuro Health. Get 24/7 urgent care for common medical issues like the flu, eye/ear infections and allergies. You can also schedule primary care and counseling/psychiatry appointments. Call **844-715-1724** or visit [member.recurohealth.com](https://member.recurohealth.com) to make live video or phone visits. Or download the "Recuro Care" app.

## Get care

**Q. What if a provider says they don't recognize my insurance or I'm asked to pay for services upfront?**

**A.** Ask them to call the provider number on your benefits ID card. A Care Coordinator will quickly explain your benefits. The only amount you should pay at the time of service is a copay or deductible, if you have one.

**Q. What if I need help talking to a provider's office about my plan?**

**A.** You're never on your own – just call a Care Coordinator at **866-885-1491**. They'll talk with the provider for you.

**Q. Are preventive services, like yearly checkups, covered?**

**A.** Many preventive care services that help you take charge of your health are free to you through your plan. Check your plan online at [BrightSpring.Quantum-Health.com](https://BrightSpring.Quantum-Health.com) or call a Care Coordinator at **866-885-1491** to confirm what's covered.

**Q. What should I do in an emergency?**

**A.** Go to the ER anytime – you can't be turned away in an emergency. If you need plan support during business hours (**Mon - Fri, 8:30 a.m. - 10 p.m.**), call a Care Coordinator at **866-885-1491**. They can talk with the facility for you.

**Q. Does my plan support chronic conditions?**

**A.** Yes. Experienced nurses and licensed counselors provide free phone-based support for conditions like diabetes, heart disease, depression and more – plus maternity support. Call a Care Coordinator at **866-885-1491** to learn more.

## Count on provider billing help

**Q. Can I find out what care will cost before I see a provider?**

**A.** It's easy to compare providers and get price estimates for care on your benefits site at [BrightSpring.Quantum-Health.com](https://BrightSpring.Quantum-Health.com).

**Q. How does price protection help me pay less for care?**

**A.** After your visit, Imagine360, your health plan administrator, carefully reviews medical claims from providers – including doctor visits (depending on your plan), hospitals, outpatient surgery centers and skilled nursing facilities – for errors and overcharges so you don't overpay. If needed, they adjust the amount paid to the provider. Most accept this amount.

**Q. I received a bill from my provider. Do I need to do anything?**

**A.** Yes! By always comparing the provider bill amount due with the "amount you owe" shown on your Explanation of Benefits (EOB), you can stay in control of your care costs. An EOB isn't a bill – it shows what you owe after your benefits are applied. If the amounts don't match, call a Care Coordinator at **866-885-1491** so you don't overpay.

**Q. What billing support does my plan provide?**

**A.** If a provider bill, provider claim or Explanation of Benefits looks wrong or you aren't sure, call a Care Coordinator at **866-885-1491**. Billing advocates handle any issues for you and keep you updated the whole way.

**24/7 access to your health benefits: [BrightSpring.Quantum-Health.com](https://BrightSpring.Quantum-Health.com)**

**Care Coordinators are ready to help.**

866-885-1491 | Mon - Fri: 8:30 a.m. - 10 p.m. ET

