



Your guide to smart choices with Imagine Health.

Welcome

A plan that puts you
in control

Providers

Know before
you go

Support

Find answers and
advocates

imagine
HEALTH



Welcome: a plan that puts you in control



With Imagine Health, your plan gives you more control over the cost and quality of your care. We believe that YOU should be in the driver's seat when it comes to navigating healthcare. That's why we've created this guide to help you make the most of our services.

Quality care + price protection: Finding high-quality healthcare is easy. Choose an Imagine Provider Partner and you'll receive affordable, quality care. Choose a non-partner provider and you get built-in price protection to keep you from overpaying for care.

More support for smart choices: Healthcare cost and quality can vary greatly from one provider to another. That's why it's important to "know before you go." We're here to help you choose the right providers for your healthcare needs and budget.

Access. Affordability. Support.

That's the Imagine Health promise.

-  **Providers: Know before you go**
 - Imagine Provider Partners for affordability and quality.....4
 - Price protection to help control costs6
-  **Support: Find answers and advocates**
 - Care navigation to help you make smart choices.....8
 - Member Services Advocates to help when needed9

Providers: know before you go

Making the most of your options is easy with Imagine Health. Our providers give you direct access to affordable, high-quality care that's close by. We can also help you choose other providers where you'll benefit from built-in price protection.

This chart gives you a snapshot of the differences between your provider options detailed on the next few pages.

	Imagine Providers	Other Providers
High standards of clinical excellence	YES	Consult with a Care Navigator
Direct access with no referrals required	YES	YES
Accepts your plan's established reimbursement rates	YES	Most of the time; with support for exceptions

Provider Partners

Quality care that's predictably affordable.

While Imagine Health does not limit you to a network, our Provider Partners help ensure that you get quality care without having to worry about any charges beyond your plan's copayment or coinsurance amount.

Count on getting the most from Imagine Health's partners and take advantage of:

- Healthcare providers, including doctors and facilities, selected for their high standards of clinical excellence.
- Full breadth of providers to meet your healthcare needs, including primary care, pediatricians, specialists, and diagnostic testing.
- Access to all CVS Minute Clinics® nationwide.
- Laboratory services provided through Quest Diagnostics.
- Peace of mind knowing you won't be billed for more than your responsibility under your plan.



See the enclosed insert for details on your plan's **Provider Partners**.



For the most current and complete list of providers in your area, visit **providers.imaginehealth.com**.

Built-in Price Protection

Always pay a fair price for quality care.

Need to see a provider that's not an Imagine partner? We've got you covered. With built-in price protection, we'll make sure you pay a fair, reasonable price for care, wherever you go. Better yet, consult your plan's care navigation resources (usually the phone number listed on your benefits ID card). They can help you choose the best provider for your healthcare needs and budget. (See page 8 for details.)



Count on price protection wherever you go

Whether you need care nearby or are traveling out of the area, you are protected from inaccurate or inflated charges. That's because your health plan's partner, ELAP Services, reviews claims to detect billing errors and charges that exceed reasonable limits set by your plan. With this built-in price protection, we're able to ensure that you and your plan do not overpay for care.

How the Claim Review and Audit Process works for you.

When you visit providers who are not Imagine partners, those claims are reviewed to ensure they do not exceed your plan's allowable claim limits. In some cases, we will have to work on your behalf to help resolve a bill for excess charges. Here's how it works...



You will be notified: You will receive a notice if we adjust payment to a provider who charges more than your plan's allowable limits.



You will send us your bills: Sometimes a provider may bill you for the charges that exceed your plan's limits. If this happens, just send us the bill and we will provide assistance and work to resolve the billing issue.



You will have dedicated support services: Our team includes a personal Member Services Advocate assigned to you, and top legal counsel to handle larger issues.

Most of the time, this process works without your need to do anything. If you do receive a bill for more than your plan's allowable limits, contact ELAP Services and follow their guidance on what to do. They will work to resolve the bill on your behalf.

Support: informed choices & member advocates

Whether you need help choosing the right healthcare provider or resolving a bill, we're here for you.

Care Navigation



Start here for informed choices.

Finding the right healthcare provider in terms of quality, convenience and cost is difficult to do on your own. Fortunately, you can count on your plan's support team for independent quality information on...

- Doctors, hospitals and clinics in your area
- Consumer ratings
- Likelihood to accept your plan's allowable claim limits

Whether you use this service or not, you're able to choose any provider you like.

Here's an example of the type of comparison you can make with a simple phone call to the number on the back of your benefits ID card. Some plans may also have access to these provider details online.

Physician Quality Rating		Consumer Rating	
	Dr. John Sample 220 HWY 1-A City Center, US 12123 321-321-4288	B	★★★★★
	Dr. Jane Sample 107 Main Street City Center, US 12234 321-321-4242	A	★★★★★

Member Advocacy

Removing your worry of excess charges.

When you choose to see a provider that is not an Imagine provider, there is a chance they may bill you for charges that exceed your plan's allowable limits. If that happens and you are billed for excess charges (balance billing), you can count on help and guidance from a personal Member Services Advocate who will...

- Work on your behalf throughout the process of resolving a balance bill situation
- Answer any questions you may have about our process for handling your bill
- Keep you informed about progress with your bill

Your Member Services Advocate will reach out to you throughout the process with updates and is your single point of contact who can be reached at anytime if you have questions.



Questions:



Live help: Call the member services number on your benefits ID card for answers to your questions about coverage, claims or anything else about your plan.

FAQs:

Q: How do I find an Imagine Provider Partner?

A: See the enclosed insert or visit providers.imaginehealth.com for the most current and complete list of providers in your area.

Q: Why should I choose an Imagine Provider Partner?

A: Two big reasons are affordability and quality. Provider Partners are selected for their high standards of clinical excellence. When using an Imagine partner, you will receive affordable quality care.

Q: What if my primary doctor's practice is not an Imagine provider and I prefer to stay with them?

A: You are free to keep your doctor. Be sure to check your plan's benefits summary to understand your coverage levels.

Q: What if I don't have an Imagine Provider near me?

A: Your plan gives you the option to go to any provider with the added confidence of built-in price protection. See your plan's statement of benefits for details on your coverage levels.

Q: How does the Claims Review and Audit Process help if I go to another provider?

A: We help eliminate billing mistakes and charges that exceed your plan's allowable claims by reviewing medical claims for providers outside of Imagine Health. If you are billed for more than your out-of-pocket responsibility, we will work with you to resolve the excess charges.

Q: What if I need help finding a service or specialist?

A: You can get help choosing the right provider for your needs by calling your plan's support team at the number on your benefits ID card.

Q: What if a provider doesn't recognize my card or know what my coverage is?

A: You or your provider should immediately call the phone number on the back of your benefits ID card to verify your coverage.



www.imaginehealth.com

Questions? Call the member services number on your benefits ID card.

Need to find an Imagine Provider Partner?
Visit providers.imaginehealth.com

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