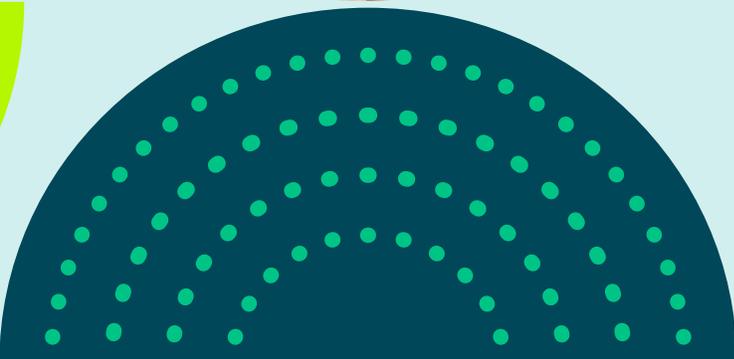


YOUR HEALTH PLAN

Welcome to Imagine360

Real people. Clear answers. Support you can count on.



With Imagine360, you're never on your own



Here for you

We're here to make healthcare simpler and more affordable – every step of the way. With full support before, during and after care, you can:

Understand your plan

No more guesswork – we'll give you all the information you need to make the most of your benefits.

Skip the hassle

From ID cards to claims questions, we handle the details so you don't have to.

Find providers

We'll help you compare by cost, quality and how well they work with your plan – and even book the appointment.

Know your care options

Give our experienced nurses a call when you aren't sure what care you need.

Stay healthier

Get free, phone-based support from nurses and licensed counselors for chronic conditions and maternity care.

Pay a fair price

We review provider claims and bills so you don't overpay – and manage any issues for you.

Inside this guide

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Your benefits site..... 4

Price protection &
billing support..... 5

Help starts here



Call the member number on your
benefits ID card

Mon – Thurs: 7 a.m. – 9 p.m. CT

Fri: 7 a.m. – 7 p.m. CT



Log in to your 24/7 benefits site
imagine360.vbgateway.com

Your benefits ID card

For easy registration and check-in

Bring your benefits ID card to every appointment – it has the information you and your provider need for a smooth visit. You can log into imagine360.vbagateway.com to download your card or request one.

SAMPLE FRONT

	<Company Logo>
Member: JOHN SAMPLE Member ID: SMPL0001	Group #: XXXXXXXX
Dependents: JANE SAMPLE JIMMY SAMPLE	Network(s)
PPO XXXX IN Copays \$XX PCP / \$XX Specialist	RXBIN: XXXXXX RXPCN: XXX RXGRP: XXXXXXXX

SAMPLE BACK

Member Services: XXX XXX XXXX	5	SUBMIT CLAIMS TO:
Member Portal: imagine360.vbagateway.com		Payer ID: 48143 Imagine360 PO Box 749075 Dallas, TX 75374-9075
Provider Services: XXX XXX XXXX	6	
Provider Portal: imagine360.com		
Virtual Care: XXX XXX XXXX	7	NOTICE: Notification of all hospital admissions must be made within 48 hours. Possession of this card or UR Notification does not guarantee coverage or payment for the services or procedures reviewed.
Provider FAQs Find Care Telemedicine	8	
QR Code		
PPO XXXX Ded / OOPM IN Ded: \$XXXX Ind / \$XXXX Fam IN OOPM: \$XXXX Ind / \$XXXX Fam OON Ded: \$XXXX Ind / \$XXXX Fam OON OOPM: \$XXXX Ind / \$XXXX Fam	9	

1. Your member ID/group number
2. Your plan's network(s)
3. Copays, if any
4. Pharmacy benefits, if any
5. Member support contact information
6. Contact information for providers to verify benefits
7. Virtual care, if any
8. QR code for answers to common provider questions
9. Deductibles/out-of-pocket maximums, if any

What to say if your provider's office has these plan questions

Q. What insurance do you have?

A. "Imagine360 is the claims administrator for my group benefits plan. I can see the network providers on my card or choose to see Open Access providers, sometimes called out-of-network."

Q. How do I check your benefits and claims address?

A. "Call the provider number on the back of my benefits ID card to quickly verify my benefits, copays and deductibles. The claims address is also on the back of the card."

If a provider still has questions, call the member number on your benefits ID card – we'll talk with them for you.



You have provider choice

Save the most when you see your plan's network providers, which deliver care at fair set prices.

Or choose Open Access providers. They don't have set prices with your plan, but we'll work to lower your costs so you don't overpay.

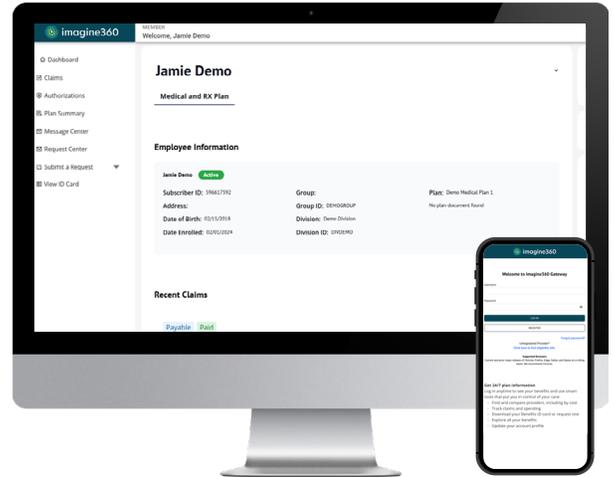
Find a provider
imagine360.vbagateway.com.

Meet your benefits site

Log in for 24/7 plan information and tools

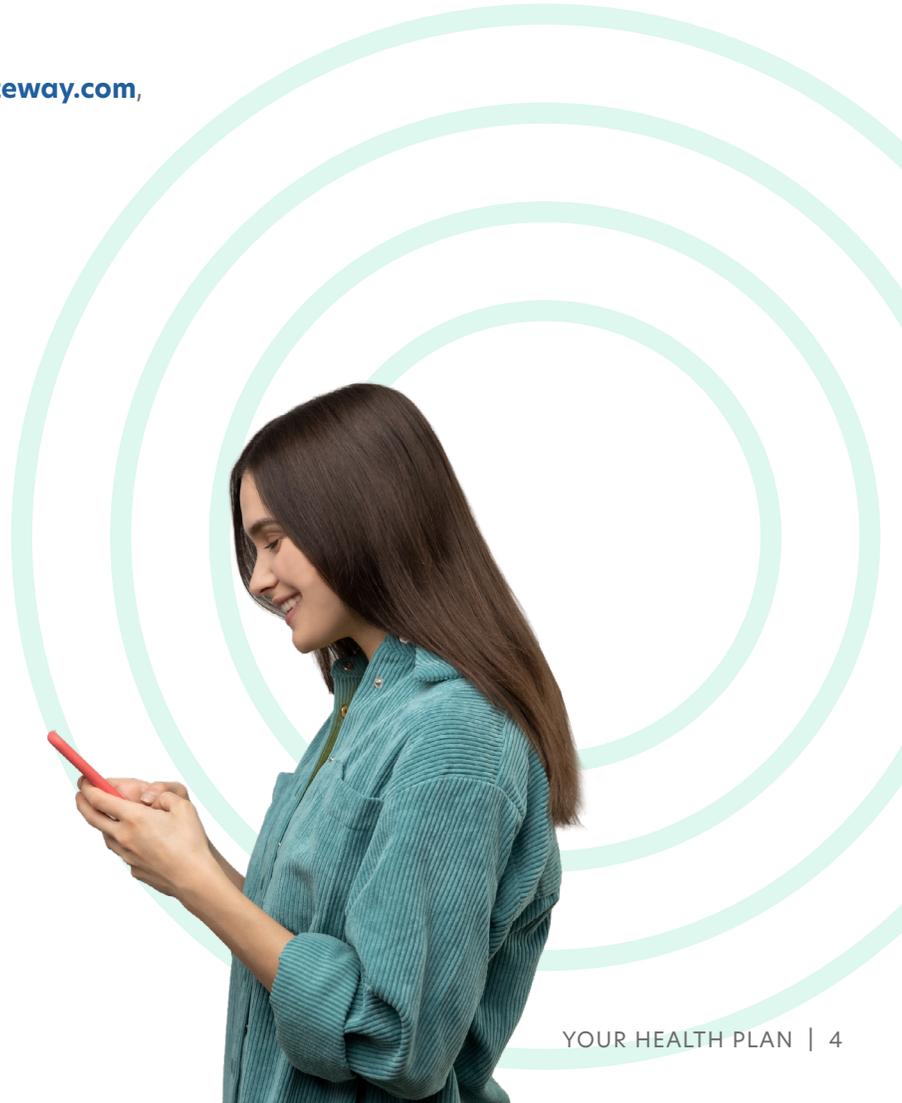
Go to imagine360.vbagateway.com to see all your benefits and use smart tools that put you in control of your care.

- Find and compare providers, including by cost
- Track claims and spending
- Download or request your benefits ID card
- Explore all your benefits
- Request help



Register

- 1 Register for the site at imagine360.vbagateway.com, when your plan is live.
 - Click "Register."
 - Choose "Member."
- 2 Download the free "Imagine360" app on the App/Play store.



Price protection & billing support

Pay less for the providers you want

When you need care, you can choose top-rated providers that are right for you. And no matter who you see, your plan works to lower your costs.

- 1 Your plan includes built-in price protection, which means provider claims – a payment request – are reviewed for errors and overcharges.
- 2 Provider claims are paid on a fair price of care. Some providers receive a payment lower than what they billed. But most accept the plan's payment.
- 3 If you get a provider bill, compare it to your Explanation of Benefits (EOB).

Compare your EOB ...



From your health plan (not a bill)

Shows what your plan covered and what you owe.

... to your provider bill



From your healthcare provider

If the amount you owe doesn't match, **call the member number on your benefits ID card** or email the bill to bb@imagine360.com with the best phone number to reach you at. A personal advocacy expert will manage the bill resolution process for you – and keep you updated every step of the way.



Billing support – no matter which provider you see

If a provider claim, provider bill or EOB looks wrong, too high or you don't understand it, just call the member number on your benefits ID card for help.



Yes, Imagine360 can help with that

Call the member number on your benefits ID card

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

Fri: 7 a.m. - 7 p.m. CT

Get 24/7 plan information

imagine360.vbagateway.com