

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

Your benefits ID card..... 3

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

imagine360 **<Company Logo>**

Member: JOHN SAMPLE
Member ID: SMPL0001

Dependents: JANE SAMPLE
JIMMY SAMPLE

Copays
\$XX PCP / \$XX Specialist

Group #: XXXXXXXX

Quest Diagnostics minute clinic

RXBIN: XXXXXX
RXPCN: XXX
RXGRP: XXXXXXXX

SAMPLE BACK

Member Services: XXX.XXX.XXXX
Member Portal: imagine360.vbagateway.com
Provider Services: XXX.XXX.XXXX
Provider Portal: imagine360.com

Virtual Care: XXX.XXX.XXXX
Provider FAQs
Find Care
Telemedicine

Ded / OOPM

SUBMIT CLAIMS TO:
Payer ID: 48143
Imagine360
PO Box 749075
Dallas, TX 75374-9075

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.

1. Your member ID/group number
2. Laboratory and family health care services, if any
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. My plan is Open Access, so I can choose which providers to see."

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

You can choose providers that are right for you – you're not locked into a network. That's because your Imagine360 plan is Open Access. No matter who you see, we'll work to lower your costs so you don't overpay.

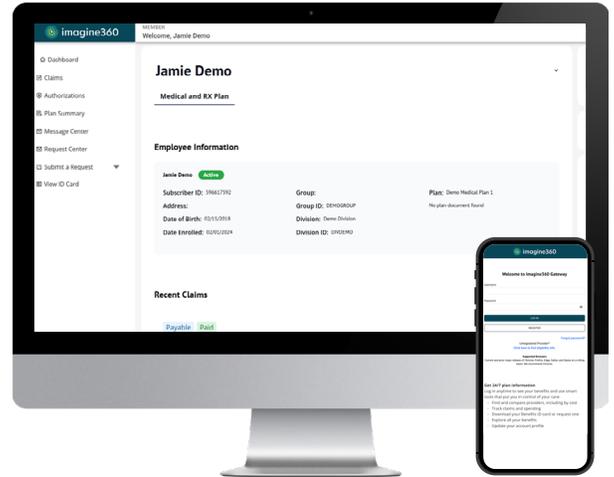
Find a provider
imagine360.vbagateway.com.

Meet your benefits site

Log in for 24/7 plan information and tools

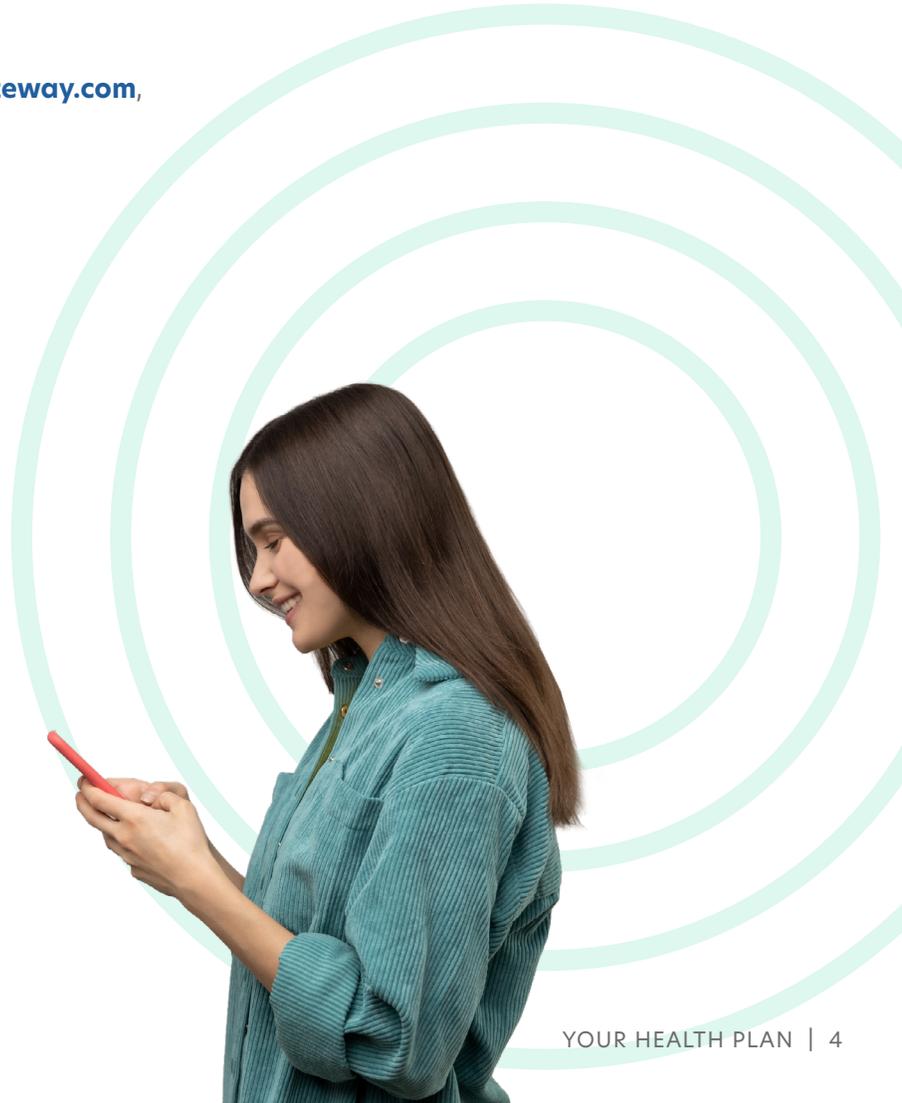
Go to imagine360.vbagateway.com to see all your benefits and use smart tools that put you in control of your care.

- 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

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Get 24/7 plan information

imagine360.vbagateway.com