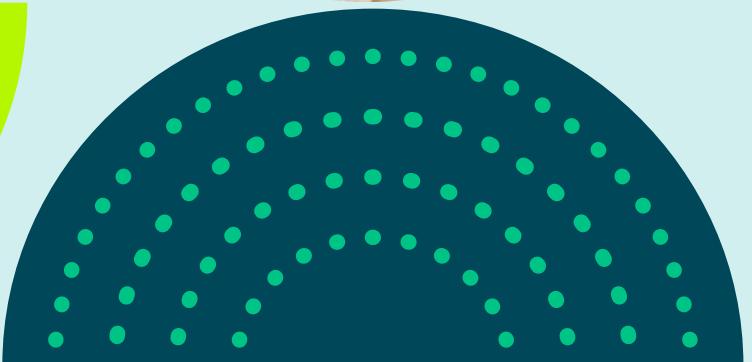


GET CARE WITH CONFIDENCE

Welcome to Your Health Plan

Cigna PPO Network Administered by Imagine360



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.

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Help starts here



**Call the Imagine360 member
number on your benefits ID card**

Mon – Thurs: 7 a.m. – 9 p.m. CT
Fri: 7 a.m. – 7 p.m. CT



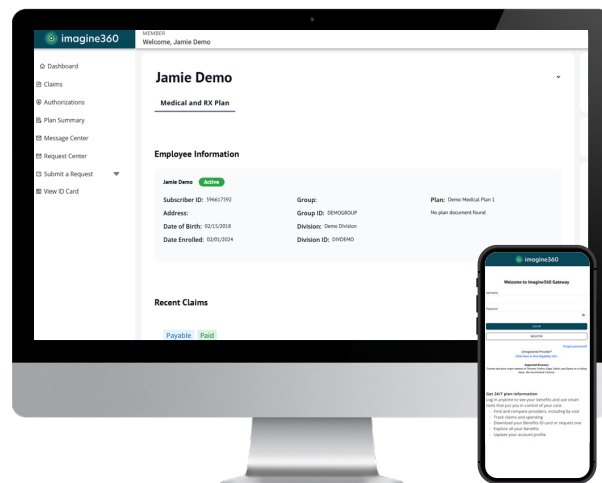
**Log in to your 24/7 benefits site
imagine360.vbagateway.com**

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.



Looking for a provider?

Use your plan's easy Find a Provider tool on imagine360.vbagateway.com and not the Cigna website. Or call the member number on your benefits ID card for help.

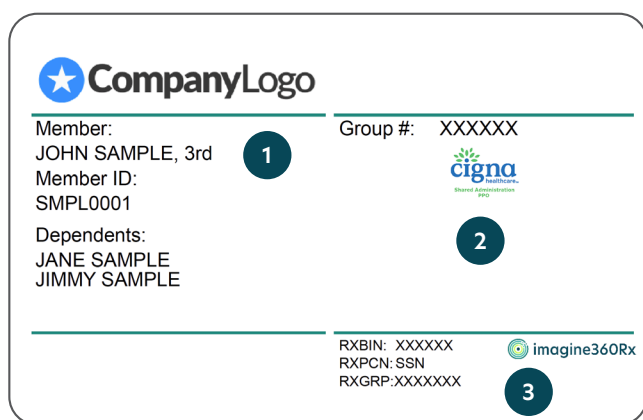


Your benefits ID card

For easy registration and check-in

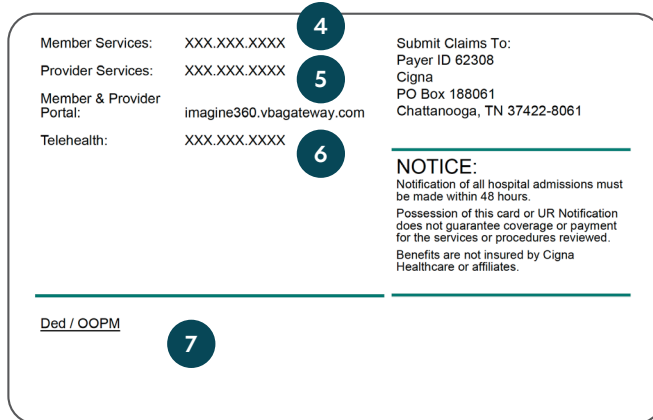
Bringing your benefits ID card to every appointment is an easy way to take charge of your care. The provider's office will use the information on the card to confirm your coverage, helping prevent care delays or billing issues.

SAMPLE FRONT



The sample front of the ID card features a blue star logo and the text "CompanyLogo" at the top left. Below this, the member information is listed: "Member: JOHN SAMPLE, 3rd", "Member ID: SMPL0001", and "Dependents: JANE SAMPLE, JIMMY SAMPLE". To the right of the member name is a circular callout with the number 1. Further right is the "Group #: XXXXXX" and a Cigna logo with a circular callout with the number 2. At the bottom right, there is a section for "RXBIN: XXXXXX", "RXPCN: SSN", and "RXGRP: XXXXXXXX" next to an "imagine360Rx" logo, with a circular callout with the number 3.

SAMPLE BACK



The sample back of the ID card contains contact information for Member Services, Provider Services, and Member & Provider Portal. To the right of this information is a circular callout with the number 4. Below the contact information is a "Telehealth:" section with a circular callout with the number 6. At the bottom left is a "Ded / OOPM" section with a circular callout with the number 7. On the right side, there is a "Submit Claims To:" section with the address "Payer ID 62308, Cigna, PO Box 188061, Chattanooga, TN 37422-8061". Below this is a "NOTICE:" section with text regarding hospital admissions and coverage.

1. Your member ID/group number
2. Your plan network
3. Pharmacy benefits, if any
4. Member support contact information
5. Contact information for providers to verify benefits
6. Telehealth services, if any
7. Deductibles/out-of-pocket maximums, if any



Download or replace your benefits ID card

Go to imagine360.vbagateway.com to easily download or request one. Or call the Imagine360 member number to request a new one.

Getting care

How to have a smooth visit

Imagine360 is here to help you get the care you need, when you need it. We'll connect you with high-quality providers that are right for you and provide support before, during and after every visit.

Make an appointment with a Cigna provider

- 1 To find a provider, visit imagine360.vbagateway.com and click "Find a Provider." Or call Imagine360 at the member number on your benefits ID card.
- 2 Make your appointment — if you or your provider want to confirm eligibility and benefits, contact Imagine360 directly. If Cigna is contacted, they won't recognize you.

Make an appointment with a non-Cigna provider

- 1 Review your coverage — out-of-network benefits apply.
- 2 When you make an appointment, tell the provider: "My company provides my health benefits plan, administered by Imagine360. Please call Imagine360 at the provider number on my ID card to confirm eligibility and benefits."

If you need help talking with a provider, call the Imagine360 member number on your benefits ID card. We'll reach out to them for you.

Answers to provider questions

A provider's office may ask these common health plan questions during registration or check-in — here's the easiest way to answer them.

Q. What insurance do you have?

- A. Say "Imagine360 is the claims administrator for my group benefits plan, which uses the Cigna PPO network."

Q. How do I check your benefits?

- A. Say "Please call Imagine360 at the provider number on the back of my ID card to confirm my benefits and eligibility."

Q. Why is your plan showing as inactive?

- A. Say "Please call Imagine360 - not Cigna - at the provider number on my benefits ID card to verify my plan. Imagine360 administers my benefits, so I won't appear in the Cigna system."

Q. Where do we send claims?

- A. Say "Claims should be sent to Cigna. The address is on the back of my benefits ID card."



Yes, Imagine360 can help with that

Call the member number on your benefits ID card

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

Get 24/7 plan information

imagine360.vbagateway.com