

More choice. Lower costs. Real support.

What makes Imagine360 different?

Feature	Imagine360	Most Health Plans
Provider access	Freedom of choice. No network limits + price protection.	PPO network only. Out-of-network = higher costs.
Billing support	Advocates fix billing issues for you.	Members handle billing themselves.
Pricing	Clear, fair costs. Every claim reviewed.	Unclear pricing and confusing bills.
Member support	Real people with real answers.	Outsourced call centers, limited help.

How Imagine360 works

- ✓ **See the providers you want.** No matter who you see, we'll work to lower your costs so you don't overpay.
- ✓ **Save money.** Built-in price protection helps you pay less.
- ✓ **Count on real support.** Benefits experts, medical professionals and billing advocates guide you every step of the way.

"Imagine360 has been such a valuable advocate for me after my health journey. Their ongoing support in saving me thousands from hospital bills shows how important it is to have someone in your corner, fighting for your financial well-being."

— Thomas ★★★★★ Google Review

"Nothing but great things to say ... Imagine360 was so helpful in explaining our benefits and what to expect at doctor's appointments ... The customer service department is the best I've ever dealt with ..."

— Mitchell ★★★★★ Google Review

**Ready for a
better health plan
experience?**
**Ask your benefits
team how to choose
Imagine360.**

Wondering if Imagine360 is right for you?

Commonly asked questions

Q: How is Imagine360 different?

A. We believe you deserve quality care at a fair price — and you shouldn't have to figure out healthcare on your own. That's why we include built-in price protection, full member advocacy and no-cost support from nurses and counselors.

Q. Which providers can I see?

A. When you need care, you'll have access to top-rated in-network providers. These providers deliver care at fair set prices. They can't charge you more. You'll also be able to choose Open Access providers, sometimes called out-of-network. They don't have set prices with your plan, but we'll work to lower your costs so you don't overpay.

Q. Will Imagine360 help me find providers?

A. Yes. You can search for providers using the Provider Search tool at imagine360.com/thekag. Beginning October 27, you can also call the Imagine360 team at **844-799-2338**. You'll be connected with real people who are there to help you compare providers by cost, quality and how well they work with your plan - and can even book the appointment for you. Beginning January 1, 2027, you can also use the online search on the Imagine360 Gateway anytime at imagine360.vbagateway.com.

Q. What is Imagine360 price protection?

A. After you get care, we carefully review the payment request (claim) your provider sends to your plan for errors and overcharges, so you don't overpay for care. If needed, the amount paid to the provider is adjusted. Price protection may sound too good to be true, but it's been saving people money for nearly 20 years.

Q. What billing support will I have?

A. If a provider bill doesn't match your Explanation of Benefits (EOB), you can just call the member number on your benefits ID card for help. Billing advocates manage any provider billing issues so you don't overpay.

Q. Does Imagine360 offer support for chronic conditions?

A. Yes. Nurses and licensed counselors provide free phone support for conditions like diabetes, heart disease, depression and maternity. Our nurses can also advise you on what care you may need if you don't feel well.

Beginning October 27, members can call the Imagine360 team at 844-799-2338 for more information.

