



Rheem
Benefits

Imagine360

Member Guide

UNDERSTAND HOW COVERAGE WORKS, HOW TO
ACCESS CARE, AND WHAT TO EXPECT AS A MEMBER.



START WITH

THE BIG PICTURE

Considering Imagine360? This guide explains how the plan works, what makes it different, and what you should know before enrolling.

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UNDERSTANDING THE IMAGINE360 DIFFERENCE

What are the Imagine360 plans?

Rheem offers two medical plan options through Imagine360: the Imagine360 Copay Plan and the Imagine360 High Deductible Health Plan (HDHP). Imagine360 uses a Reference-Based Pricing approach, which determines payment amounts for healthcare services using established benchmarks, such as Medicare rates and provider costs. This helps promote fair and reasonable healthcare pricing while providing flexibility in choosing where to receive care.

Both Imagine360 plans provide comprehensive medical coverage, including deductibles, copays or coinsurance, and out-of-pocket maximums based on the plan you select. In addition, you'll have access to a dedicated Member Experience Team to help you navigate care, understand your benefits, and resolve billing questions before, during, and after treatment.

How is this different from my Anthem plan options?

Both Anthem and Imagine360 offer HDHP and copay plan options, but they differ in how members access care and how providers are paid.

Anthem uses a traditional provider network. Members generally receive the highest level of benefits when they use in-network providers and may pay more if they go outside the network.

Imagine360 is not built around a traditional network. Members have greater flexibility in choosing providers and receive support from Imagine360 to help manage provider billing and payment negotiations.

Other key differences include:

	Anthem Plans	Imagine360 Plans
Types of Plans Available	Anthem HDHP Anthem PPO	Imagine360 HDHP Imagine360 Copay Plan
Cost of Plans	\$ Anthem HDHP \$\$\$\$ Anthem PPO	\$ Imagine360 HDHP \$\$\$ Imagine360 Copay Plan
Provider Access	In-Network and Out-of-Network Benefits	Freedom of Choice: No Network Limits + Price Protection
Access to HSA	Yes, through the Anthem HDHP No Rheem Contribution	Yes, through the Imagine360 HDHP Rheem contributes \$500 for single coverage/\$1,000 for family coverage

What should I consider before I enroll?

- **Your doctors and providers:** Think about the doctors, specialists, and hospitals you prefer to use and how each plan supports access to care.
- **How often you use healthcare services:** Consider whether you typically need preventive care only or expect more frequent medical appointments, prescriptions, or ongoing treatment.
- **Your paycheck deductions:** Compare the employee premium costs for each plan option.
- **HSA benefits:** If you're interested in saving for current or future healthcare expenses, an HSA may be a valuable option. Employees enrolled in the Imagine360 HDHP are eligible for a Rheem HSA contribution.
- **Available support:** Review the tools, resources, and customer support available through each carrier to help you navigate your healthcare experience.



HOW IMAGINE360 LOWERS COSTS

How it works: The Imagine360 model can save you and Rheem money

1. **The provider submits a claim.** The claim begins with the provider's billed charge.
2. **Imagine360 reviews the claim.** The plan checks coding, errors, overcharges and the pricing arrangement that applies.
3. **The plan determines an allowed amount.** That may be a contracted price or a price protection fair price.
4. **Your cost share is calculated.** Your deductible, copay or coinsurance is applied according to the plan.

How Care Is Priced Differently

Traditional healthcare pricing can vary significantly from provider to provider, and hospitals often charge much more than the actual cost of care. Imagine360 works to pay a **fair and reasonable price** for healthcare services rather than automatically paying the billed amount.

How can Imagine360 cost so much less than other plans?

Claims are paid based on the fair price of care.

Facilities and providers markup everything from Tylenol to surgical procedures – sometimes astronomically.

One Acetaminophen (Tylenol):

10,000% Markup



Retail:
\$0.015

Hospital:
\$1.50

Hip Replacement:

503% Markup



Fair Price:
\$22,195

Hospital:
\$111,581

C-Section Delivery:

551% Markup



Fair Price:
\$11,869

Hospital:
\$65,462

Who doesn't want a better price for top-rated care?

CT Scan Example

Traditional Health Plan	Imagine360
\$1,582	\$279
Average billed cost of a CT scan: \$3,164	

Price Protection

A provider's billed charge is the amount on the original claim. It may be much higher than the provider's cost or the amount other payers allow. Instead of starting with that billed charge and applying a network discount, price protection bases payments on transparent pricing that's more aligned with the true cost of care.

Plan Payment Is Not Your Bill

A smaller plan-allowed amount can create savings for Rheem and members. The Imagine360 payment shown here is not the amount you owe. Your responsibility is calculated separately using the plan's deductible, copays or coinsurance and covered-service rules.



FINDING CARE

We believe that YOU should be in the driver's seat when it comes to navigating healthcare. You have flexibility when choosing healthcare providers through Imagine360.

You can choose care through a broad range of providers nationwide. This includes multiple provider networks and Open Access providers, sometimes called out-of-network, for added flexibility. Open Access providers do not have pre-established pricing arrangements with the plan; however, your coverage remains the same. If you choose an Open Access provider, Imagine360 will work directly with the provider to establish fair and reasonable payment arrangements on your behalf.

One of the country's largest networks – and growing every day

Are there in-network providers?

Yes, save the most when you see your plan's network providers- Multiplan, Partners Direct Health, and Imagine Health* which deliver care at fair set prices.

What if I want to see other providers?

No problem! 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 for care.

Need help finding a provider?

Call **844-693-3420**.

**If you live in Dallas, Houston, San Antonio, Philadelphia or Indianapolis, you may have access to additional Imagine Health contracted providers.*

Know before you go

Call Imagine360 at **844-693-3420**. The team can compare doctors and facilities using real-time information about:

- Location and convenience
- Whether the provider accepts the plan's payment
- Quality rankings
- Estimated cost for the service
- How familiar the provider is with the Imagine360 process

How to find a provider

1. Visit imagine360.com/providersearch, enter code **RJENV**, and search by name, specialty or location to check network status, compare providers and view quality rankings.
2. [Watch a short provider-search video](#).



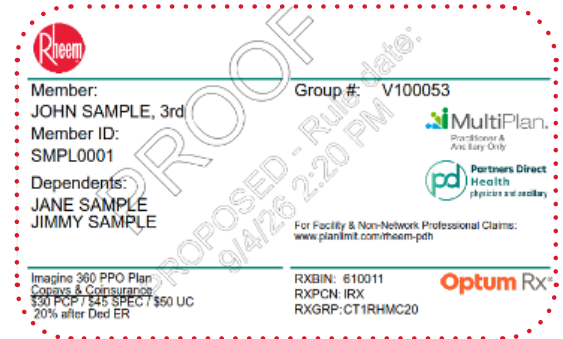
WHAT TO DO AT YOUR CARE PROVIDER'S OFFICE

Your benefits ID card is the provider's roadmap

Show your Imagine360 benefits ID card every time you check in or register. The card lists the phone numbers and claims address the provider needs. Using the card helps the office verify your eligibility and submit the claim correctly.

Your benefits ID card has **all the information** you and your provider need.

Always provide it at check-in or registration.



What should I pay at the appointment?

If a provider asks you to pay for services upfront, ask the office to call the provider number on your benefits ID card. At the time of service, you should generally pay only the copay or deductible shown for your plan, if one applies. Call Imagine360 before paying more so the team can confirm your benefits with the office.

Going to your provider

Answers to common questions your provider's office may ask:

What insurance do you have?

"Imagine360 is the claims administrator for my group benefits plan. I can see the Multiplan, Partners Direct Health, and Imagine Health* Network providers, or choose to see Open Access providers."

How do I check your benefits?

"Call the provider number on the back of my benefits ID card to quickly verify my benefits, copays and deductibles."

Where do we send your claims?

"The address is on the back of my benefits ID card."

Need help talking with a provider? Call **844-693-3420**.



AFTER YOU RECEIVE CARE

How billing and payment work

For most claims, the process is straightforward. Imagine360 reviews the claim, sends the provider payment and issues an Explanation of Benefits (EOB) showing how the claim was handled.

1. **Imagine360 processes the claim:** The team reviews the claim for coding issues, billing errors, overcharges and the pricing terms that apply.
2. **The provider receives payment:** If the claim is reduced to the plan's allowed amount, the provider receives payment plus an explanation of the adjustment.
3. **You receive an EOB:** The EOB is not a bill. Look for the amount identified as your responsibility or total due to the provider.
4. **You compare the provider bill:** When the bill arrives, compare it with your EOB before paying. If the amounts do not match, contact Imagine360.

Compare your EOB to your provider bill

That's how to check if a provider charged you too much.

Health Benefits Plan

EOB

What You Owe
\$210

From your health plan (not a bill)

General Hospital

BILL

What You Owe
\$250

From the provider

**If they don't match, you have received a balance bill. Do not immediately pay.
Contact Imagine360 at 844-693-3420.**

If the amounts do not match

1. **Do not ignore the bill.** Provider statements may have due dates or collection notices.
2. **Do not pay the disputed difference yet.** First ask Imagine360 to compare the claim, EOB and bill.
3. **Contact Imagine360.** Email the bill to bb@imagine360.com with the best phone number to reach you, or call the member number on your benefits ID card. Have your ID card, EOB and provider bill available.
4. **Send the requested documents.** A member advocate can take over communication with the provider and work toward resolution.
5. **Stay in touch.** Forward any new bill or notice you receive while the issue is being reviewed.

Contact Imagine360 anytime you have a question about a provider bill

Call Imagine360 if your provider:

- Asks you to pay more than your copay or deductible at the time of service
- Sends a bill higher than your EOB
- Threatens collection activity on a disputed balance



SUPPORT AND DIGITAL TOOLS

Real People. Clear Answers. Support You Can Count On.

The Imagine360 Member Experience team is your first call for benefit questions, provider help and billing advocacy. Call the member number on your benefits ID card when you need:

- A plain-language explanation of your benefits, deductible, copays or coinsurance
- Help finding and comparing providers or scheduling an appointment
- Help preparing a provider before planned care
- A replacement benefits ID card
- Help understanding a claim or EOB
- Support with a balance bill or other provider billing question

Manage benefits online

After your coverage begins, register at imagine360.vbagateway.com to:

- Search for medical providers and compare care options
- Track claims, deductible progress and spending
- View or download your benefits ID card
- Review plan information and educational materials
- Request help from Imagine360

Prefer the app?

[Click here to download the Imagine360 app.](#)

Before coverage begins

Use Rheem's 2027 Benefits Guide to compare plan costs and benefits. If you need help understanding provider access or how Imagine360 works before you enroll, call **844-693-3420** and explain that you are a Rheem employee evaluating the 2027 plan option.

After coverage begins

Save the member number on your benefits ID card in your phone. Support is available Monday through Thursday, 8 a.m. to 10 p.m. ET, and Friday, 8 a.m. to 8 p.m. ET.

Recuro Virtual Care — Telehealth

Imagine360 plans include access to virtual care services, making it easier to connect with healthcare professionals when you need care. You can speak to providers by phone or video from wherever you are, often for less than an urgent care or emergency room visit.

Depending on your plan, services may include:

- Virtual urgent care for common illnesses and minor medical concerns
- Virtual primary care for routine care, preventive visits, prescriptions, and chronic condition management
- Virtual counseling and psychiatry services for mental and behavioral health support

Get started by visiting member.recurohealth.com, downloading the Recuro Health app, or calling **844-715-1724**. Use your Imagine360 Gateway username and password to register.



PRESCRIPTION SAVINGS AND NEXT STEPS

At the pharmacy

The Imagine360 medical plan uses Optum Rx for prescription benefits. Savings tools can help you compare options before you fill a prescription.

Optum Rx Price Edge automatically checks whether a covered generic medication is available for less than the plan price. If a lower eligible price is available, it may be applied automatically when you fill the prescription. How the cost counts toward your deductible depends on your plan.

- **Use Optum Rx's Price and Save Tool.** Compare medication prices at local and home-delivery pharmacies. Visit optumrx.com and sign in.
- **Ask about generic alternatives.** Generics have the same active ingredient and must meet the same FDA standards as their brand-name equivalents; your prescriber can tell you whether one is appropriate.
- **Check more than one pharmacy.** Prices can vary by medication and location, even within the same plan.
- **Use your benefits ID information.** Make sure the pharmacy processes the prescription through your Optum Rx coverage.

Additional resources

- [Welcome to Imagine360](#)
- [How to find a provider](#)
- [Open Enrollment common questions](#)
- [How price protection works](#)
- [24/7 virtual care from Recuro Health](#)

Help Starts Here

Call 844-693-3420

Monday-Thursday: 7 a.m.-9 p.m.
CT | Friday: 7 a.m.-7 p.m. CT

Benefits portal:
imagine360.vbagateway.com





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