INTRODUCING IMAGINE360: A NEW MEDICAL PLAN OPTION FOR 2027

Imagine360 Employee Information Session

October 2026

TODAY'S AGENDA

We Will Cover

- Your Feedback In Action
- Meet Imagine360
- Understanding Your Healthcare Plans
- Choice: 3 Medical Plan Options & Open Access to Doctors
- Affordability: Imagine360 Prices Your Care
- Support: FAQs, Key Dates, and Next Steps

This session is here to help you understand your options for choice, affordability, and support.
The plan that fits best depends on your doctors, health needs, and budget.

WHAT YOU TOLD US IN THE 2026 SURVEY

What You Told Us	What We Did
You Asked for More Choice Beyond UHC A different carrier and/or a broader network	**Choice: Two New Plans to Compare** An Imagine360 PPO and HDHP join the UHC PPO, so you have more to choose from.
Cost Is the Top Pain Point High premiums, deductibles and out-of-pocket costs	**Affordability: A Fair Price for Care** Imagine360 pays a fair price, not a marked-up list price. Imagine360 premiums will be the same or lower than today's premiums.
You Asked for Clearer Guidance Help made simple before you choose a plan	**Support: Help You Can Reach** Healthee's benefit decision tool, an AI assistant named Zoe, and benefits specialists. Imagine360 for medical support, navigation, and billing assistance.

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WHO IS IMAGINE360?

Imagine360 is a health plan administrator. It does the same job UHC does for us today: it processes claims and supports you when you have questions.

imagine360

Established in 2007

1,200+
Employer Clients

Built for Employers Like Us
Perficient's plans are self-funded, which means we pay for the cost of your care. Imagine360 provides solutions for self-funded employers.

We Checked References
Other companies using Imagine360 told us their employees saw significant decreases in cost of care.

Perficient Still Pays the Claims
Imagine360 processes them for us, the same job UHC does today.

Other Employers That Use Imagine360

MILES IT · DOW TECHNOLOGIES · duly HEALTH AND CARE · Signature HealthCARE · SAFEbuilt

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HEALTHCARE BENEFITS TERMINOLOGY

Deductible

What you pay first, before the plan starts sharing the cost.

Example: $1,500 on the PPOs.

Copay

A flat fee you pay at the visit.

Example: $30 for a primary care visit on the PPOs.

Coinsurance

Your share of the cost after you meet the deductible.

Example: you pay 20% and the plan pays 80%.

Out-of-Pocket Max

The most you pay in a year for covered care. After that, the plan pays.

Example: $3,750 on the PPOs, individual coverage.

EOB

Explanation of Benefits. A statement showing what the plan paid and what you owe. It is not a bill.

Example: it says you owe $210.

Balance Bill

A provider bill for more than your EOB says you owe.

Example: your EOB says $210 and the provider bills $250.

Example amounts are for individual coverage on the two PPOs. The next slides show all three plans.

YOUR 2027 CHOICES: THREE MEDICAL PLANS

	UHC PPO Continuing	+	Imagine360 PPO New	+	Imagine360 HDHP New, Replaces UHC HDHP
Deductible	$1,500		$1,500		$3,000
Out-of-Pocket Max	$3,750		$3,750		$4,500
Coinsurance	20%		20%		20%
Primary Care Visit	$30 copay		$30 copay		20% after deductible (same as current UHC HDHP plan)
Preventive Care	Covered at 100% on all three plans. The deductible does not apply.				
Seeing Providers	UHC providers, or out-of-network at a lower level of benefits		See any provider you want. There is no out-of-network with Imagine360 because all providers are accessible at the same level of benefits.		
Premiums*	**Higher than today's UHC PPO**		**The same or lower than today's UHC PPO**		**The same or lower than today's UHC HDHP**

Enroll in Oracle, Nov 6 to 18. If you do nothing, medical coverage is waived.

HSA contribution from Perficient is unchanged: $600 individual, $1,200 family.

Pharmacy does not change: Optum Rx on all three plans.

Individual coverage shown; family amounts are 2x. UHC amounts provided are in-network.
Moving between plan types (for example HDHP to PPO) could cost more.
*Anticipated based on market rates. The Benefits team is working hard to ensure employees have affordable options.

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SEE ANY DOCTOR. HERE IS WHAT TO EXPECT.

Check Your Doctors Now

Go to imagine360.com/providersearch and enter code RJENV.

Two Kinds of Providers

Preferred, Contracted (Tiers 1 to 3)

They have a contract with the plan and have already agreed to fair pricing.
Look for Tier 1 Imagine Health, Tier 2 MultiPlan or Tier 3 Partners Direct Health.

Open Access (Tier 4)

Same level of benefits. They have no contract with the plan, so they may be less familiar with how it works.
Check their acceptance rating in your search results.

99.8%

of people are expected to see their doctor as normal: 83.9% with a Tier 1 to 3 provider and 15.9% with a Tier 4 provider.

Benefits are the same whichever tier the provider is in.

Historic Provider Acceptance Rating

●●●●●	Strong history of acceptance
●●●○○	Some history. Questions? Call before care.
●○○○○	Limited history. Call before care.

Quality rating (Healthcare Bluebook data) may not be available for every provider.

Not sure what your results mean? Call the number on your ID card.

Source: Imagine360 analysis of Perficient claims data. Expected outcomes based on past claims, not a guarantee. Tiers and networks vary by plan and location.

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HOW IMAGINE360 PRICES CARE

Traditional Plan (UHC)	Hospital sets a list price, often heavily marked up	Carrier negotiates a discount off that list price	Plan pays the discounted amount, still anchored to the list price
Imagine360	The same hospital bill arrives	Imagine360 prices it fairly, based on Medicare plus a margin	Plan pays the fair price, not a discount off the list price

The benefits you know stay the same. What changes is the price the bill starts from.

WHY PROVIDERS ACCEPT IMAGINE360 PRICING

Medicare Is the Baseline

Medicare is the most widely accepted payer in the country. Providers already know how it pays and routinely accept it.

Medicare Plus a Margin

Imagine360 does not pay baseline Medicare rates. It pays above Medicare, so the price is Medicare-based with a margin.

A Path if a Provider Pushes Back

In the 1-2% of exceptions where a provider pushes back, the Imagine360 advocacy team steps in to manage. You do not negotiate.

98% of claims: the payment is accepted and the process ends there.

Price = Whichever Is Greater:

Medicare + 20% or **Cost + 12%**

What "cost" means: what a provider reports to the government as its cost to provide a specific service. It can be higher or lower than the Medicare rate.

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ONE CT SCAN, TWO VERY DIFFERENT PRICES

Meet Joe. He needs a CT scan. What the plan pays...

Traditional Health Plan

$1,582

Imagine360

$279

Average billed cost of a CT scan: $3,164

Fair Price vs. What a Hospital Bills

	Fair price	Hospital
Hip Replacement	**$22,195**	**$111,581**
C-Section Delivery	**$11,869**	**$65,462**
Chronic Kidney Disease Claim	**about $83K**	**about $275K**

HELP IS ONE CALL OR CLICK AWAY

Benefits Answers
Coverage questions. Imagine360 or Healthee

Nurse Guidance
Not sure what care you need? Imagine360 or Healthee

Condition Support
Chronic conditions and maternity care: Imagine360

Finding Providers
Compare options and book the visit. Imagine360 or Healthee

Billing Help
Imagine360 reviews bills and resolves issues

Online and App
Imagine360 app. Healthee: AI assistant, benefit decision tool

Healthee

A new resource for all employees.

Healthee helps you:

- Get your benefits questions answered
- Decide which plan may work best for you

In 2027, you will also get access to free telehealth, even if you do not enroll in medical.

For additional assistance you also have your Perficient Benefits Team at benefits@perficient.com.

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Choice | Affordability | **Support**

IF A BILL LOOKS OFF, HELP IS HERE

A bill for more than your EOB is called a balance bill.
It is not common, and it is not new. It can happen on any plan.

On UHC Today

If you see a provider outside the UHC network, that provider can bill you for more than your EOB says.

On Imagine360

A provider may bill more if it does not accept the Imagine360 price. About 97%* of facility payments are expected to be accepted.

If not, your Imagine360 advocate steps in. You do not negotiate.

1 **Check Your EOB**
It shows what you owe. It is not a bill.

2 **Compare the Bill**
Match it to the EOB. Example: EOB says $210, bill says $250.

3 **Call if They Differ**
Call the number on your ID card. Your Imagine360 advocate works it for you.

Whenever a bill or notice arrives, send it to Imagine360 right away so they can help.

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*Based on 12 months of Perficient claims data.

QUESTIONS YOU MAY HAVE

It sounds too good to be true. What's the catch?	There is a real trade-off. Savings come from not paying marked-up list prices, which means you may receive more push back from providers than you're used to. All you have to do is call Imagine360 and they will sort it out on your behalf.
Will my deductible or out-of-pocket max change?	No. Imagine360 plans match today's UHC in-network benefits. The Imagine360 HDHP works with a Health Savings Account.
Can I keep my doctor?	Yes. You can see any provider you want. Check yours at imagine360.com/providersearch.
Can I stay with UnitedHealthcare?	Yes. The UHC PPO continues with today's plan design. Out-of-network care is still covered, at a lower level of benefits.
Who do I contact with a problem?	Billing: Imagine360 first (member number on your ID card). Plan questions: Imagine360 or Healthee. Still stuck: benefits@perficient.com.
What if I travel outside the U.S.?	Emergencies and medically necessary care are covered. Pay up front, save receipts, and submit them to Imagine360. Most plans do not cover trips taken only to get medical care.

KEY DATES AND YOUR FIVE STEPS

Oct 26, 28, 29	Imagine360 information sessions. You are here.
Nov 6	Open enrollment opens in Oracle. Plan information, 2027 Benefits Guide, and Healthee available. Compare before you enroll.
Week of Nov 9	Open enrollment webinars on all benefits, not only medical
Nov 18	Open enrollment closes
Jan 1, 2027	New medical plans start

What You Can Do

1. **Check Your Doctors**
   imagine360.com/providersearch, code RJENV
2. **Try Healthee**
   Use the benefit decision tool and ask Zoe, the Healthee AI assistant, available Nov 6
3. **Review the 2027 Benefits Guide and Plan Information**
   Available on Nov 6
4. **Ask Questions and Attend a Webinar**
   Open enrollment webinars the week of Nov 9 cover all benefits. Email benefits@perficient.com with questions.
5. **ACTIVE ENROLLMENT! Enroll in Oracle by Nov 18**
   Medical, HSA, and FSA need action. If you do nothing, your medical coverage is waived.

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QUESTIONS?

Choice
Three medical plans, and any doctor you want.

Affordability
A fair price for care. Plan information available Nov 6.

Support
Help with billing, and people to call or click.

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