Price Protection & Billing Support

Your health plan includes built-in price protection so you don't overpay for care — no matter which provider you see.



OUR ROLE: Provide price protection

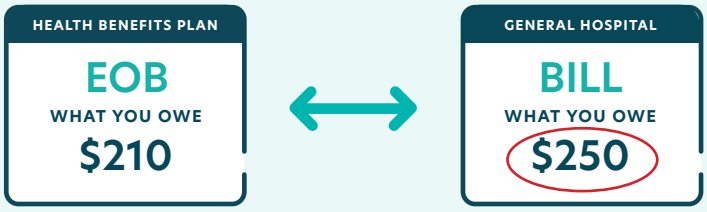
1. After you receive care, your provider sends us a payment request. This is called a claim.
2. We review the claim for errors and overcharges.
3. The claim is paid on a fair price of care.

YOUR ROLE: Keep an eye on provider bills

Occasionally, a provider may bill you the difference between what your plan paid and what the provider charged. This is called a balance bill — and there's an easy way for you to spot one:

Compare your Explanation of Benefits (EOB) ...

... to your provider bill.



From your health plan (not a bill)
Shows what your plan covered and what you owe.

If they don't match, you have a balance bill.

How to get help with a balance bill

Most of the time, you won't have a reason to contact us about a provider bill. But if you ever receive a balance bill or aren't sure, let us know right away — we'll work on your behalf so you don't overpay.

When you contact us, **always include the balance bill and the best number to reach you.**

Email: bb@imagine360.com
This is the fastest way to receive balance bill support — do not send bills to your Human Resources team.

Fax: 888-560-2447

Mail: 1550 Liberty Ridge Dr., Wayne, PA, 19087

Need help? **Just call the member number on your benefits ID card.**

Advocating on your behalf

After we receive your balance bill, a personal advocacy expert will:

- Manage the bill resolution process so you don't have to
- Provide regular updates
- Bring in legal support, if needed, at no cost to you

Don't overpay: helpful tips

- Compare provider bills to your EOBs to check for balance bills.
- Send us balance bills right away.
- Quickly sign the authorization forms that allow designated experts to advocate on your behalf.
- Keep a folder of EOBs and bills you receive, in case questions come up.

Scan here to learn more about how price protection keeps your care costs as affordable as possible.

24/7 access to your health benefits: imagine360.vbagateway.com

We're here to help. Call the number on your benefits ID card.
Mon – Thurs: 7 a.m. – 9 p.m. CT | Fri: 7 a.m. – 7 p.m. CT

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