Answers to Common Questions

Your health plan with Imagine360



Full support

Q. What should I do first when my Imagine360 plan starts?

A. Once your plan is live, you'll set up an account for your plan's benefits site if you don't already have one. The site lets you find providers, track claims, explore benefits and more — 24/7. You can also download the free app for easy access anywhere.

Q. Who will I call when I have benefits questions?

A. All you'll have to do is call the member number on your benefits ID card or send a message through your benefits site. You'll get answers from real people who care, so you can make decisions with confidence.

Provider choice

Q. What providers can I see?

A. You have broad provider choice with Imagine360. Preferred Providers deliver care at fair, set prices. They can't charge you more. These providers are contracted through national networks called MultiPlan and Partners Direct Health, with access to Imagine Health in some parts of the country. Depending on your plan and location, Preferred Providers may also offer lower out-of-pocket costs.

You also have Open Access, which means you can choose a provider even if they aren't part of a preferred network. Wherever you go, we'll work to lower your costs.

Q. Can I keep my current providers?

A. Yes. Most members keep their current providers. Our goal is for you to get care from providers you trust. If you have a question about how a provider will work with your plan, we can reach out to the provider for you. When your plan is live, a provider can call the provider number on the back of your benefits ID card if they need more information — we'll quickly explain how your plan works.

Q. Will Imagine360 help me find providers?

A. Yes. Real people are there to help you compare providers by cost, quality and how well they work with your plan. We can even book the appointment for you. You can also use the online search anytime.

Getting care

Q. What if a provider says they don't recognize my insurance or I'm asked to pay for services upfront?

A. You'll ask them to call the provider number on your benefits ID card. We'll quickly explain your benefits. If you're asked to pay for services upfront beyond what your plan requires, call us before paying. We'll work directly with the provider for you.

Q. What if I need help talking to a provider's office about my plan?

A. Just reach out to us — we're here to talk with them for you.

Q. Are preventive services, like yearly checkups, covered?

A. Many preventive care services will be free to you through your health plan. You'll be able to check your plan on your benefits site or call the member number on your benefits ID card to confirm what's covered.

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.

Provider billing help

Q. Can I find out what care will cost before I see a provider?

A. It's easy to compare providers and get price estimates for care on your benefits site, when your plan is live.

Q. How does price protection help me pay less?

A. Imagine360 plans include built-in price protection so members don't overpay for care. After you receive care, your provider will send us a request for payment called a claim. We'll review it for errors and overcharges. If needed, we'll adjust the amount paid to the provider. **Most providers accept this amount.** Price protection may sound too good to be true, but it's been saving our members money for nearly 20 years.

Q. What if I receive a medical bill that's confusing or I wasn't expecting?

A. Always compare the provider bill amount due with the "amount you owe" shown on your Explanation of Benefits (EOB). An EOB isn't a bill — it shows what you owe after your benefits are applied. If the amounts don't match, call or email or connect with us on your benefits site. We'll work to resolve any issues for you so you don't overpay and keep you updated the whole way.

Q. What provider billing support will the plan provide?

A. If a provider bill, provider claim or Explanation of Benefits looks wrong or you aren't sure, call the member number on your benefits ID card. We're here to manage billing concerns so you don't have to.

Ask your employer for more Imagine360 information.

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