# 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.** Imagine360 offers broad provider choice. Preferred Providers deliver care at fair, set prices. They can't charge you more. Depending on your plan and location they may also offer lower out-of-pocket costs. You'll 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. 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.

### 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 billing support will I have?

**A.** If a provider bill doesn't match your Explanation of Benefits (EOB), or if a provider bill, claim or EOB looks incorrect or you have questions, you can just call the member services number on your benefits ID card for help. We're here to resolve any issues for you so you don't overpay and keep you updated the whole way.

### 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.

**Ask your employer for more Imagine360 information.**

imagine360