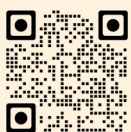


Get the Care You Need



You have access to top-rated in-network providers. Or choose Open Access providers, sometimes called out-of-network. Here's how to find the right fit for you.



Go to: miBenefits.imagine360.com

- Registering takes just minutes.
- You can also download the “**i360 miBenefits**” app. (Register with your miBenefits username/password)

Click on “Find Providers” under Manage My Health
Search by name, specialty or location.



Choose a provider

Compare by cost, quality and how well they work with your plan.

In-network providers

- These providers work well with your plan.
- They offer you care at fair, set prices.

OR

Open Access providers

- Some are more familiar with your plan than others.
- We work with them to lower your costs so you pay a fair price.



Make your appointment

If the provider has plan questions or says they don't take your insurance, ask them to call the provider number on your benefits ID card – we'll take care of it.

Care Support from Start to Finish

What to know before your visit – and how we help after

Preparing for a Provider Visit

Q. I have a question about my benefits. Who do I call?

A. Get answers from real people who care, so you can see a provider with confidence. Just call the member number on your benefits ID card.

Q. Do I need to bring my benefits ID card to my visit?

A. Yes, your card has all the information you and your provider need for a smooth visit. If you misplaced your card, go to miBenefits.imagine360.com to easily view, download or request a new one.

If a Provider Has Plan Questions

Q. What do I say when a provider asks what insurance I have?

A. Say: “Imagine360 is the claims administrator for my group benefits plan. I can see the network providers on my benefits ID card. Or I can choose to see Open Access providers, sometimes called out-of-network.”

Q. What if a provider asks how to check my benefits or they don’t recognize my insurance?

A. Ask them to call the provider number on your benefits ID card to verify your eligibility and benefits. If they choose not to, call the member number on your ID card – we’ll talk with them for you.

Q. What if the provider asks me to pay for care upfront?

A. The only amount you should pay at the time of service is a copay or deductible, if you have one. If you’re asked to pay more, call the member number on your benefits ID card – we’ll talk to the provider for you. Your plan covers up to its allowable rate, which may be less than the provider’s charges. If you pay upfront, the provider may choose not to refund the difference to you.

Q. If I choose to pay upfront at a provider visit, how do I request reimbursement from my plan?

A. Go to miBenefits.imagine360.com and select “Submit a Claim” under **Manage My Plan** for easy instructions. Or call the member number on your benefits ID card for help.

Claims & Billing Support

Q. I received a bill from my provider. Do I need to do anything?

A. Yes. 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, send the bill to us at bb@imagine360.com or call the member number on your benefits ID card. We’ll manage any issues for you so you don’t overpay.

Q. What billing support does my 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. Our billing advocates are here to help, no matter which providers you choose to see.

24/7 access to your health benefits: miBenefits.imagine360.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

