





Allegiance Benefit Plan Management, Inc.

2806 S. Garfield St., PO Box 3018 | Missoula, MT 59806-3018 | I-855-999-3893 | www.AskAllegiance.com

Welcome

to your health benefits

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Identification Cards

Dear Plan Member,

Welcome to your Health Plan administered by Cigna's Third Party Administrator (TPA), Allegiance Benefit Plan Management (Allegiance). We offer the highest quality service in claims administration and management.

You will be receiving a new identification card (ID card) once you enroll in the plan.

This card is important as it contains your group number and provides claims filing information. It is your responsibility to inform your healthcare providers of the information on the ID card.

Please make sure you present your Allegiance ID card each time you visit a provider and pharmacy.





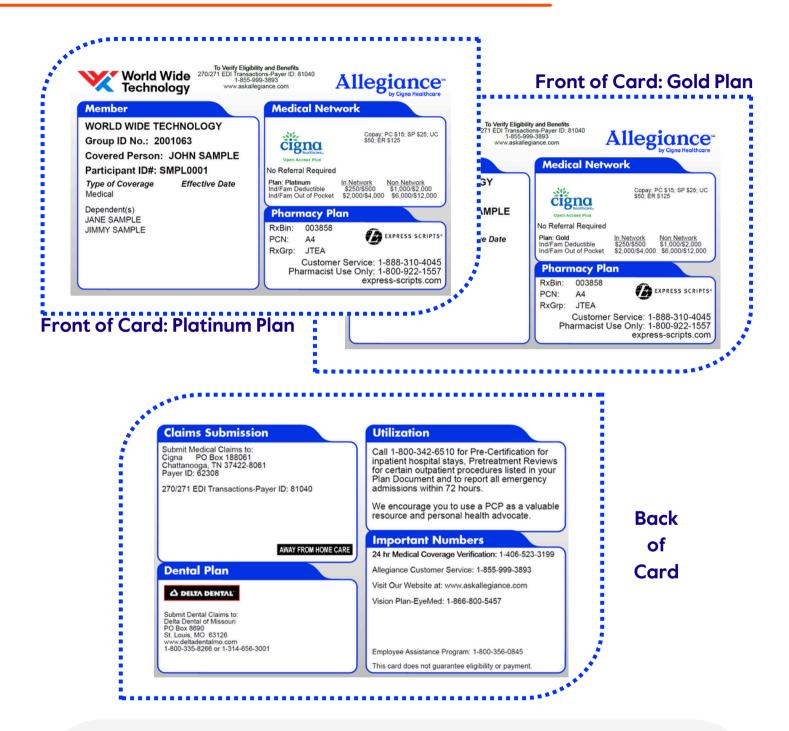


To translate the Member Portal to a different language, click the Google Translate drop down menu in the upper right corner, then choose your preferred language.





Sample ID Cards





Please present your new ID card to your healthcare providers to prevent any disruption with your claims. Your card may not be identical to the sample card.



Important Features

to notice on your ID Card

Please present your new ID card to your healthcare providers to prevent any disruption with your claims. Your card may not be identical to the sample card.



Group Name

The name of your Group. In most cases, this is your employer.

Group ID Number

The identification number for your Group. Please refer to this number if you call or write about your claim.

Pharmacy Coverage

You will see the logo of your pharmacy benefit manager and the BIN/PCN numbers. Your pharmacy will use this information, along with the employee alternate ID number or social security number and patient's date of birth, to process your prescription claims. For assistance, call the Member and Rx Helpline number.

Participant ID

The name of your Group. In most cases, this is your employer.

Type of Coverage

Your plan elections under your group. This will show the coverage(s) you are enrolled in and your enrollment election.

Network Logos

The logos of each network you can access for innetwork benefits. Please see the Network Provider section of the booklet if you need assistance locating an in-network provider.

Effective Date

The date coverage began or a change with your plan took place.

Claims Submission

The address for claims submission. Most providers will submit claims on your behalf.

Covered Person

Name of the employee the coverage is under. Please note that an employee can present his/her ID card for any individuals covered under the plan as the filing information is all the same.

Pre-Notification / Utilization Management

Refer to your Summary Plan Description booklet for complete pre-certification information. You can also view more information regarding the program in the Utilization Management section of this booklet.

Away from Home Care

Lets providers know you are accessing the Cigna network outside your local network area.

Customer Service

Contact information to obtain additional information regarding your claims, eligibility, benefit questions, etc. The website provides access to find a provider, important forms, online account review, EOBs and other personalized information. You can review this information online if active on the plan or call our customer service team for assistance.

The toll-free Customer Service number is I-855-999-3893. Our website is www.AskAllegiance.com, and provides the status of submitted claims, a summary of recent online activity and direct links to a network provider website for lists of participating providers and their locations.



Network Providers

Network Providers are organizations that include local physicians and healthcare professionals in your area. A network provider is not an insurance company or HMO.

Rather, it is a collection of healthcare providers who agree to submit claim forms on your behalf and accept an agreed-upon payment so you do not acquire any surprise bills.

You will be responsible for any remaining deductible or coinsurance outside of what the plan pays for Eligible Charges.

Advantages of Using the Network Providers: OAP

As a plan participant, you are free to go to any provider you choose for services covered by the plan. However, by utilizing a network provider, you can save on out-of-pocket expenses. The amount of money you may save by using the network provider will vary depending on the provider, the service provided and the details of your health benefit plan.

However, if you receive services from an out-of-network provider, you may be responsible for costs that would not be associated with an innetwork provider.



How To Find Network Providers



There are two ways to access information regarding network providers in your area:

- Via the internet by using the instructions below
- By contacting customer service at I-855-999-3893 and requesting the names of providers in your area
- Go to www.AskAllegiance.com and click on Find Provider.
- Enter your **Participant ID Number or Social Security Number**, then click **Search**.

If you do not yet have a Participant ID

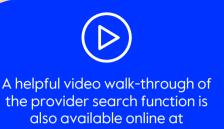
Number, type the word 'search' into the ID

Number box, then click the Search button.

- Read the **Disclaimer**, then check the box next to **Accept**.
- Click on the **Cigna** section to continue.
- Enter your location and choose how you would like to search: Doctor by Type,
 Doctor by Name, or Health Facilities.
 From the pop-up window, select Continue as guest to continue your search.
- Under Select a Plan, click Continue.

 Refer to your Health Plan ID card to determine whether to select for OAP or PPO.
 - If OAP: choose Open Access Plus, OA Plus, or Choice Fund OA Plus.
 - If PPO: choose PPO, Choice Fund PPO

The results will display on the screen with options to filter, sort, access location maps, as well as export the data or print.

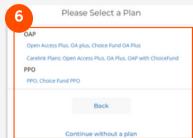












PLEASE NOTE The listing of network providers is subject to change without notice. Before receiving services, please verify with the provider that they are still a participating provider.



Online Services

At Allegiance, our number one priority is taking care of our members. We offer broad online access while following security guidelines on the Allegiance website, putting benefits and claims information at your fingertips.

Our website offers personalized services at the click of a mouse. By registering, you

will have 24 hour access to information regarding your health plan. You can check the status of a claim, review coverage and benefits and verify who is covered under your plan.

Allegiance

Better Health

Benefits Start with Allegiance

Online services also give you the option to submit requests for additional

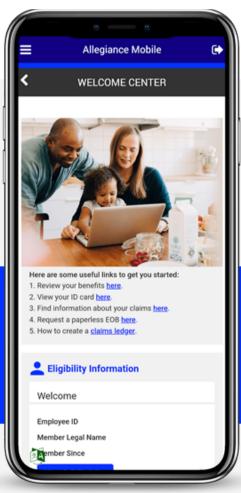
identification cards.

These services are also available through the Allegiance Mobile App available in Google Play and Apple App stores.











General Questions

Claims Procedure

In most instances you will only need to present your new ID card to your physician, hospital, or other healthcare provider. Most providers will take the claims information from your card and file on your behalf.

If you need to file a claim directly please submit to the address on the back of your card or use the online claims submission tool.

Service Questions

If you have a benefit question, you may call customer service at I-855-999-3893. The Customer Service Department is available from 7:00 AM - 6:00 PM Central Standard Time (CST). Our staff will be available to assist you with any questions or problems you may have.

If you have a question regarding whether or not a claim has been received and the current status, there are two additional options to access that information. These options are available 24 hours a day, seven days a week.

Interactive Voice Response (VR) System

- Call I-855-999-3893 to reach an auto-attendant.
- Follow the voice prompts to check on your claim.
- You will need the I2-digit alternate ID number or your 9 digit Social Security number and date of service for the claim to complete the inquiry.

Sign up for online access to your Claims Data

This process is described in detail on the <u>online features</u> section of this booklet on page 13.



Life of a Claim

from Submission to Payment

Provider Submits the Claim

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The healthcare provider's billing team creates an electronic claim with patient services provided and submits it to Cigna. 2 Network Pricing

\$

Cigna reviews the claim based on the provider contract to apply the appropriate in-network discount, then forwards the claim to Allegiance for processing.

Claim Received by Allegiance



Upon receipt of the claim by Allegiance, the claim gets indexed (or uploaded) to the appropriate member's account for review by the claims examiner. 4 Claim Processed



The claims examiner will review and process the claim towards the appropriate benefits available through the plan.

5 Ready for Payment



After processing by the claims examiner, the claim is pended for funding and release of payment.

All claims that have processed under the plan will finalize processing at the same scheduled time.

6 Payment Issued



After the claim has been finalized and funded, payment will be released to the healthcare provider to post to their billing system.

At the same time, an Explanation of Benefits (EOB) Summary will be available online for review by the member. The EOB shows how the claim processed and what their potential bill could be.



How To Submit a Claim

Your healthcare provider is encouraged to submit claims on your behalf; but if you ever need to submit a claim directly, Allegiance makes it easy with an online tool.

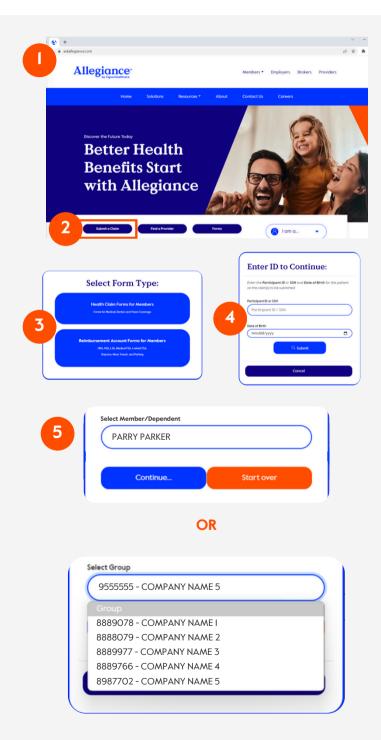
The following steps outline the process to submit a claim online at www.AskAllegiance.com.

- Go to www.AskAllegiance.com.
- 2 Select **Submit a Claim**.
- Choose **Health Claim** for your

 Medical Plan or **Reimbursement Account Claim** for an HRA, HSA, or

 FSA reimbursement account.
- Selecting **Health Claim** will prompt you to enter your Health Plan Participant ID or Social Security Number as well as your Date of Birth. Click **Search**.
- If you entered your Health Plan
 Participant ID, a drop-down will
 appear for you to select the specific
 family member who received the
 service. Select the appropriate
 member name and click **Continue**.

If you entered a Social Security Number, you may be prompted to select a group; please select the group that represents the member's current health plan, then click **Continue**.

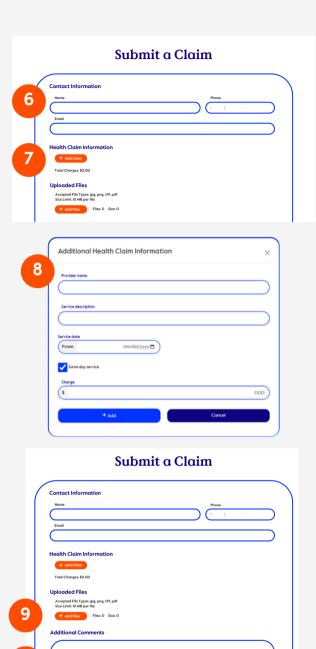




How To Submit a Claim continued

- The member information will pre-populate based on what is in our system. If the member email and/or phone number do not pre-populate, please add this information so our team can easily reach you if needed.
- Under **Health Claim Information**, Click **+ Add Claim**.
- 8 Enter the provider name and other related claim information AS SPECIFIED ON YOUR BILL. If the claim represents multiple dates of service, deselect the Same day service button and enter the date range for the claim. Once you have entered all of the necessary information, click + Add.
- Attach the claim documentation file. The file can be a scan, picture, or other file type representing claim documentation (ex: picture of the receipt from the provider). Click **Add Files**, select the document you wish to upload, then click **Open**.
- Enter any additional information in the Additional Comments section at the bottom of the screen.
- Once you have entered all of your claim information, click **Submit**. Allegiance will process your request and reach out with any questions.

Once your claim is submitted, you will receive a confirmation number.
Recording your confirmation number is advised.



PLEASE NOTE Once submitted, it can take up to three business days for the claim to appear online and I4-30 business days to receive payment.

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Online Features for Members

Login to the Allegiance Member Portal for instant access to claim status, eligibility, benefits information, ID cards, and more. This guide will provide an overview on navigating the site and using its services. To get started, create a login at www.AskAllegiance.com.

Logging In

- To create login credentials, click on **Create your account** on the home page below the "Login as a..." drop-down menu. You will be required to enter basic demographic information to verify your identity.
- Once you enter this information, the system will ask you to create a username and password. Please note the specific character and length requirements.
- After clicking **Verify Me**, the system will return you to the main login page. Enter your newly created username and password to continue on to the online member portal.
- The Allegiance online portal allows you to access multiple Allegiance services through a single login. After entering your username and password credentials, please select the service you need. Note that depending on which services are elected, some members may see one or multiple options.

Online Services

- The **WELCOME CENTER** includes an overview of your key Health Plan information. Review eligibility, recent claims, and more all from this home page.
- MY BENEFITS shows demographic information for you and any enrolled dependents as well as all active plan information.
- The **CLAIMS** page has views for all processed claims as well as a tab for in-process claims. The **Type** and **Date Range** boxes allow you to filter claims.















Online Features for Members continued

- Select the **Claim Number** to pull up a detailed view of a specific claim, or click the **EOB** button to load your Explanation of Benefits.
- On the **ACCUMULATORS** page, you can review your current accumulator status including Single and Family deductibles and out-of-pocket maximums.
- Under **ID CARD**, clicking the **Get ID Card Now** button will instantly load an electronic version of your ID card.
- If you need a replacement hard copy ID card, select **Request ID Card by Mail**. Complete the short form and confirm the address for your card; Allegiance will verify your information and a new card will be mailed to you.
- For your Summary Plan Document, Summary of Benefits & Coverage, and other important materials, go to the **DOCUMENTS** page.
- By registering for the Allegiance member portal, you can get all of your EOBs delivered to your preferred email. No more waiting for important documents to arrive in the mail or hunting through stacks of paper. Select **EOB OPTIONS** on the left-hand menu to update your preferred email or change your EOB preferences.
- Depending on your Health Plan, you may see additional options such as **HEALTHCARE BLUEBOOK**, **PROVIDER SEARCH**, and others. These links will connect you to other online services through a single sign-on (SSO). For all SSO links, please make sure to disable any pop-up blockers enabled by your browser as they will prevent the page from loading.













The Allegiance Member Portal provides all of the information you need to manage your Health Plan; but if you ever have questions about the portal or any of your benefits, please call your dedicated customer service representatives at the services number on your Health Plan ID Card.



Sample Explanation of Benefits



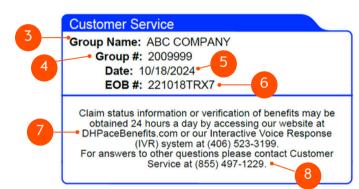
Forwarding Service Requested

Explanation of Benefits

Please retain for your records. It is the only copy you will receive.

THIS IS NOT A BILL







Reference Code Description 29 Appeal Rights	
Code Description	
I2634 Multiplan PPO discount. The patient is not responsible for this amount. Appeal procedures are printed as the last page of this docume	nt.

30	Deductible/Out of F	Pocket Summary				
	Member Name	Description	Current Period	Amount Met	Past Period	Amount Met
	COLLIN	PPO DEDUCTIBLE	01/01/24	\$328.63		
	COLLIN	PPO OUT OF POCKET	01/01/24	\$393.63		
	Family Totals:	NON-PPO DEDUCTIBLE	01/01/24	\$122.25		
	Family Totals:	PPO DEDUCTIBLE	01/01/24	\$1,200.51		
	Family Totals:	NON-PPO OOP	01/01/24	\$122.25		
	Family Totals:	PPO OUT OF POCKET	01/01/24	\$3,616.08		



How To Read Your Explanation of Benefits (EOB)

Below is a description of your Explanation of Benefits (EOB). The numbers correspond with the numbers on the sample copy of the EOB on the previous page of this booklet.

Claims Processing Office

This is the location of the claims processing office. You can write to customer service at this location.

2. Address

The name and address where the EOB is being mailed.

Group Name

The name of your Group (in most cases, this is your employer).

4. Group Number

The identification number for your Group. Please refer to this number if you call or write about your claim.

5. Date

The date the EOB was issued.

6 EOB Number

Reference number for Explanation of Benefits look-up.

7 General Customer Service Website

Contact information to obtain additional information regarding your claim.

8 Customer Service Phone Number

Your group's custom customer service phone number to obtain additional information regarding your claim.

Claim Number

The unique identification number assigned to this claim. Please refer to this number if you call or write about this claim.

10. Patient Name

The name of the individual for whom services were rendered or supplies were furnished.

Member ID

Employee's unique identification number. Refer to this ID number if you call or write about your claim.

12. Provider

The name of the person or organization who rendered the service or provided the medical supplies.

13. Patient Account Number

This is your account number assigned by the service provider.

14 Treatment Dates

The date(s) on which services were rendered.

The Coordination of Benefits provisions are applied as outlined in your Summary Plan Description. Amounts not paid by your primary carrier may or may not be paid in full by this plan.



How To Read Your Explanation of Benefits (EOB) continued

15. Patient Responsibility

After all benefits have been calculated, this is the amount for which the patient is responsible. This is a total of deductible, copay, coinsurance, and potentially ineligible amounts. This amount does not include any payments made at time of service.

Procedure

Description of the services rendered.

17. Billed Amount

The amount billed for each service.

18. Ineligible Amount

Amount that is not eligible for benefits under the plan (i.e., duplicates, not covered service). Some amounts may be Patient Responsibility. Please refer to reference codes (#17, 28) for more information.

19 Reference Code

Code relating to the "ineligible" amount. This is used to request additional information or provide further explanations of the claim denial/payment. See #29 for additional information.

20. Adjustments

Identifies the savings received from a Network Provider, if applicable.

21 Deductible Amount

The amount of allowed charges that applies to your plan deductible that must be paid before benefits are payable. Patient Responsibility.

22. Co-pay Amount

The amount of allowed charges, specified by your plan, you must pay before benefits are paid. (i.e., \$20 office visit copay). Patient Responsibility.

23 Co-insurance

Member's cost sharing on eligible expenses on a percentage basis usually after deductible (i.e., 20%). Patient Responsibility.

24. Paid At

The percentage your plan paid the eligible service under your benefit plan.

25 Payment Amount

Benefits payable for services provided.

26. Other Insurance Credits

Represents adjustments/payments based upon the benefits of other health plans or insurance carriers.

27. Adjusted Payment

The sum of the "Payment Amount" column for that claim.

28. Reference Code Description

Explanation of the Reference Code #20 will appear in this section.

29. Appeal Rights

Outline of your rights under your plan when an adverse claim determination is made.

30. Deductible/Out-of-Pocket Summary

Deductible/out-of-pocket accumulators for the current year as of the date of the EOB.

The Coordination of Benefits provisions are applied as outlined in your Summary Plan Description. Amounts not paid by your primary carrier may or may not be paid in full by this plan.



Online Form Submission

Online form submission allows members to submit forms electronically. This feature is located on www.AskAllegiance.com.

The forms found online are interactive. This results in a more efficient submission, leading to a faster turnaround. Members also receive confirmation that we received the information.

Allegiance will send out hard-copy requests when information is required from you. You will also have the ability to fill out the form to print and mail or fax.

How To Submit an Online Form

- Go to www.AskAllegiance.com
- 2 Click on Forms.





Allegiance by Cigna Healthcare

- From the pop-up screen, click **Health Claim**Forms for Members.
- Scroll down until you find the form you are looking for, then click the link to that form and follow the prompts on that form.



How Allegiance Works with Your Healthcare Providers

As the Third-Party Administrator (TPA) for your Health Plan, Allegiance processes claims submitted by your healthcare providers. This process works best when providers are aware of some basic information about your Health Plan coverage that will help them submit claims quickly and accurately.

We recommend providing the information below to your provider(s) along with your new ID card to make sure they understand how to properly submit claims and verify your Health Plan information.





Information for Providers Working with Allegiance

Allegiance Benefit Plan Management, Inc. is the Third Party Administrator (TPA) for your patient's health plan. Though we are a wholly-owned subsidiary of Cigna, Allegiance operates independently to bring industry-leading flexibility and personalization to our clients. This means that providers must contact Allegiance directly for eligibility, benefits verification, and claims status for this patient.

Please review the information below regarding how to submit claims and verify eligibility.

- Online Verification of Benefits is available at https://www.askallegiance.com/ivr
- Allegiance Customer Service is available from 7a 6p CST, Monday through Friday at I-855-999-3893.
- Providers interested in HIPAA transactions; 270/27I, 276/277 should have their clearing house contact Availity at https://www.availity.com

Process	Contact	Additional Information
Claim Submission	Cigna	PO Box 188061, Chattanooga, TN 37422-8061 Payer ID: 62308
Claim Processing	Allegiance	I-855-999-3893
Claim Status	Allegiance	I-855-999-3893
Claim Payment	Allegiance	I-855-999-3893
Pre-Certification / Pre-Treatment Review	Allegiance Care Management	I-800-342-65IO
Payment Refunds	Allegiance	PO Box 3018, Missoula, MT 59806-3018
Benefit Verification	Allegiance	I-855-999-3893 / 406-523-3199 www.abpmtpa.com/nrsp/ivrrequest.asp



Contact Information







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PLEASE NOTE: This overview has been prepared to briefly highlight useful tools and services available. Please refer to the Summary Plan Document for detailed benefit information and plan limitations.