Answers to Common Questions

Your health plan with Imagine360



Start with full support

Q. My plan just started. What should I do first?

A. Go to your benefits site - **imagine360.vbagateway.com** - and set up an account in minutes. The site lets you find providers, track claims, explore benefits and more — 24/7. Download the free **"Imagine360" app** for easy access anywhere.

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

A. Get answers from real people who care, so you can make decisions with confidence. Call the member number on your benefits ID card — we're here **Mon - Thurs: 7 a.m. - 9 p.m. CT and Fri: 7 a.m. - 7 p.m. CT.** Or send us a message through **imagine360.vbagateway.com**.

Q. What happens if I lose my benefits ID card?

A. Go to **imagine360.vbagateway.com** to easily download or request a new one — or call the member number on your benefits ID card and we'll send it your way.

Find a provider

Q. What providers can I see?

A. You have access to top-rated in-network providers that agreed to offer you care at fair set prices. They can't charge you more. You can also choose Open Access providers, sometimes called out-of-network. They don't have set prices with your plan, and we'll work to lower your costs so you don't overpay.

Q. Can I stay with my current provider?

A. If your provider isn't in-network, let them know your plan is Open Access, which means you can see out-of-network providers. If they have questions, ask them to call the provider number on your benefits ID card. We'll explain your coverage and benefits — and work to lower your costs.

Q. What if I need help finding a provider?

A. Call the member number on your benefits ID card. We'll help you find and compare providers based on cost, quality and how well they work with your plan. We can even book your appointment. Or search anytime at **imagine360.vbagateway.com**.

Get care

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

A. Ask them to call the provider number on your benefits ID card. We'll quickly explain your benefits. The only amount you should pay at the time of service is a copay or deductible, if you have one.

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

A. Just call the member number on your benefits ID card — we'll talk with them for you.

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

A. Many preventive care services are free to you through your health plan. Check your plan online at **imagine360.vbagateway.com** or call the member number on your benefits ID card to confirm what's covered.

Q. What should I do in an emergency?

A. Go to the ER anytime — you can't be turned away in an emergency. If you need plan support during business hours (**Mon - Thurs: 7 a.m. - 9 p.m. CT and Fri: 7 a.m. - 7 p.m. CT**), call the member number on your benefits ID card. We can talk with the facility for you.

Q. Does Imagine360 support chronic conditions?

A. Yes. Our nurses and licensed counselors provide free phone-based support for conditions like diabetes, heart disease, depression and more — plus maternity support. They can also advise you on what level of care you need when you don't feel well. Just call the member number on your benefits ID card.

Count on 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 at **imagine360.vbagateway.com** — or right from the free **"Imagine360" app**.

Q. How does price protection help me pay less?

A. After your visit, we carefully review medical claims from providers for errors and overcharges so you don't overpay for care.

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 us. Our billing advocates handle it for you and keep you updated the whole way.

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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