



This Q&A answers the most frequently asked questions about the PIBT Freedom Plans.

1. PIBT Freedom Plans the right choice for me?

These plans are a good choice for you if:

- You want to control your costs
- You prefer to choose your provider
- You like the idea of having an advocate help you navigate the healthcare system
- You are willing to be engage with your health plan occasionally

2. Who administers the PIBT Freedom Plans?

PIBT designed the plans and their benefits and engaged Imagine360 to administer and manage claims under the Freedom Plans.

- Imagine360 is a third-party administrator who manages claims and provides support teams to advise members through their concierge service and HealthWatch.
- Imagine360 also audits and settles claims from facilities such as hospitals and outpatient centers. In all cases, the staff of PIBT is always here to assist you. Never hesitate to call us.

3. What doctors and other healthcare providers can I use?

Virtually all practitioners accept our plan. Although the plans use a national network, MultiPlan Practitioner and Ancillary network, that includes physicians, labs, urgent care, and similar types of providers. Your benefits are the same whether you seek care from a preferred or non-preferred practitioner.

If you are looking for a new doctor, we recommend that you check the MultiPlan Practitioner and Ancillary network and select a suitable doctor from the list. You may also ask Imagine360's concierge service to find the top practitioners in your area to address your medical issue.

If you know which doctor you want to see and the provider is non-preferred,

bring along your new ID card and your PIBT Practitioner Guidance Flyer. If the provider still has questions, ask them to call Imagine360. An explanation of how our plan works will be given to your provider.

For facilities like hospitals, outpatient facilities, and surgical centers, the plan does not use a network. You may go to virtually any facility you choose. If the facility needs to contact Imagine360 to confirm your coverage or other information, the contact information is on your Freedom plan ID card.

If you like, you may contact Imagine360 prior to any appointment and we will contact the doctor or facility to make sure there are no challenges when you arrive for your appointment.

Note that certain healthcare providers and facilities, Kaiser for example, only treat patients who are part of their health system. Kaiser will typically not accept the PIBT Freedom Plans except for emergency medical conditions.

4. What if a healthcare provider says they don't recognize my insurance plan?

Give them the PIBT Practitioner Guidance Flyer which should answer their questions. If they still have questions, ask them to call Imagine360 at the number on your ID card. We are almost always able to work out a solution for you and get you seen and treated.

Although very rare, if a solution can't be found with your provider, a member of the concierge service team will locate other top-tier provider options for you to select from for your medical services.



5. What if a healthcare provider asks me to pay upfront?

Call Imagine360 immediately, even if you are in the provider's office. You should not pay any amounts higher than your plan co-pay, coinsurance or deductible, depending on the type of treatment you are receiving. We will explain to the provider how our plan works and get you seen without an upfront payment higher than these amounts.

6. Who can I turn to with questions or for help?

The staff at PIBT can answer many of your questions related to eligibility, benefits and various administrative issues. Imagine360 also has Member Service Professionals who are available to answer more detailed questions.

One of the most valued resources provided under the Freedom Plans is Imagine360's concierge service. These advocates are available to help you:

- Navigate the complex healthcare system
- Find the best healthcare providers in your area
- Better understand a diagnosis and learn about treatment options
- Ensure your physician's office understands the plan and you get seen
- And much more

7. What happens if a healthcare provider bills me for the balance after I have paid my portion?

Balance billings do not happen very often but, if you receive a balance bill, send it to us or Imagine360 directly as soon as possible. You will be contacted within 24 hours by an Imagine360 Member Advocate who will work closely with you until the balance billing is resolved.

Our commitment to you is that, if you follow our process, you will only be responsible for co-pays, deductibles and co-insurance based on your Freedom plan. If the bill is sent to collections, your assigned legal representative will contact the collection agency to remove you from the process, and then work with the collection agency to resolve the billing so that your credit is not compromised.

8. Are these plans HMOs, PPOs or POS plans?

These plans are PPO level benefits, but you can seek care at virtually any provider. The MultiPlan Practitioner and Ancillary network gives you an excellent starting point. You can check to see if your current doctor is in the MultiPlan network, or you can find a new doctor, but ultimately you are free to seek care at any provider that you choose.

