





Allegiance Benefit Plan Management, Inc.

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Welcome to your medical benefits

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Identification Cards

Dear Plan Member,

Welcome to your Medical 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.

Once you are enrolled in the plan, you will receive a new identification card (ID card) to the address on record in Employee Self Service.

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.

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.

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







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-800-258-5794.

Our website is www.AskAllegiance.com/ECU Health, 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 in-network 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-800-258-5794 and requesting the names of providers in your area



A helpful video walkthrough of the provider search function is also available online at www.AskAllegiance.com/ECUHealth.

- **1.** Log on to **www.AskAllegiance.com/ECUHealth**.
- 2. Click the Find a Provider link.
- **3.** Enter your **Participant ID** from the front of your card and click **Search**. Read the disclaimer and check the box to **Accept**.
- 4. Click the **Cigna** link, then read the instructions and check the box to **Accept**. **Click Continue to Cigna Provider Search Page**.
- Enter your location, then 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.
- 6. Under Select a Plan, click Continue then choose Open Access Plus, OA Plus, Choice Fund OA Plus.
- 7. 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 medical plan. You can check the status of a claim, review coverage and benefits and verify who is covered under your plan.

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



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-800-258-5794. The Customer Service Department is available from 8:00 AM -7:00 PM Eastern Time (ET). 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-800-258-5794 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



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

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.

Claim Processed

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

Ready for Payment



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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.

Payment Issued

(0)

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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/ECUHealth.**





How to Submit a Claim continued

- 6 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.
 - Click the orange **+ Add Claim** button.
- 8 Enter the Provider name and other related claim information **AS SPECIFIED ON YOUR BILL.** If the claim represents multiple dates of service, de-select 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 other 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. Submit a Claim



0		
Provider name	Dr. Jane Jones	
Service description	Elbow Pain	
Service date	08/01/2022	
	Same day service	
Charge	\$ 125.00	



PLEASE NOTE

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Once submitted, it can take up to 3 business days for the claim to appear online and I4-30 business days to receive your payment.



Online Features for Members

You can use your custom site for instant access to claims' status, eligibility, benefits information, ID cards and more. This guide will provide an overview on navigating the updated site and using its services. To get started, create a login at www.AskAllegiance.com/ECUHealth.

Logging In

- To set up new login information, click on **Employee / Employer Login**, then **Register New User** at the bottom of the box. 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 information, please select the service you are looking for. Note that depending on which services you have elected, some members may see one or multiple options.

Online Services

- The **WELCOME CENTER** includes an overview of your key Medical Plan information. Review eligibility, recent claims and more all from this home page.
- 6 **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.







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Online Features for Members continued



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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.
- 12

For your SPD, SBC and other important materials, go to the **DOCUMENTS** page.

As a part of signing up on the Allegiance Member Portal, you can get all of your EOBs directly 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.





WELCOME CENTER	CLAMS	G English
MY DENEFITS		
CLAIMS	Claim Details	
ACCUMULATORS	Return to Claim Search Explanation of Benefite	
ID CARD	Member11 Demo Claim #21000413100	
DOCUMENTS	Dates of Service Claim Received Claim Processed	
EOB OPTIONS	07/15/2021 07/15/2021 07/15/2021	
CIGNA	Services Provided By	
HEALTHCARE BLUEBOOK		
HEALTHEQUITY	M D ANDERSON CANCER CENTER	
ENROLLMENT		
COBIRA	For appeal rights and information, please refer to the back of your explanation of	
PROVIDER SEARCH	benefits.	
WELLING		









Sample Explanation of Benefits





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.

[. Claim 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.

3. 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 Benefit 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.

9. EOB Preference Information

Log in to choose your EOB delivery method and update your preferred email address.

10. Claim Number

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

II. Patient Name

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

12. Member ID

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

13. Provider

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

4. Patient Account Number

This is your account number assigned by the service provider.

15. 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.



16. Patient Responsibility

After all benefits have been calculated, this is the amount of 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.

17. Procedure

Description of the services rendered.

18. Billed Amount

The amount billed for each service.

19. 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.

20. 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.

21. Adjustments

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

22. Deductible Amount

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

23. Co-pay Amount

The amount of allowed charges, specified by your plan, you mush pay before benefits are paid. (i.e., \$10 office visit copay). Patient Responsibility.

24. Co-insurance

Member's cost sharing on eligible expenses on a percentage basis usually after deductible (i.e., 85%). Patient Responsibility.

25. Paid At

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

26. Payment Amount

Benefits payable for services provided.

27. Other Insurance Credits

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

28. Adjusted Payment

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

29. Reference Code Description

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

30. Appeal Rights

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

31. 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 electronically submit forms. This feature is located on www.AskAllegiance.com/ECUHealth.

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. You will also have the ability to fill out the form, print and mail-in or fax.

How to Submit an Online Form



Go to www.AskAllegiance.com/ECUHealth.

Click on Forms.

Click open the form you are looking for, then follow the prompts of that form.





How Allegiance Works with Your Healthcare Providers

As the Third-Party Administrator (TPA) for your Medical Plan, Allegiance processes claims submitted by your healthcare providers. This process works best when providers are aware of some basic information about your Medical 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 Medical Plan information.

Please present the following page of information to your provider.



Information for Providers Working with Allegiance

Allegiance Benefit Plan Management, Inc. is the Third Party Administrator (TPA) for your patient's ealth 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 www.AskAllegiance.com/ivr
- Allegiance Customer Service is available from 8a 7p ET, Monday through Friday at I-800-258-5794
- Providers interested in HIPAA transactions; 270/27I, 276/277 should have their clearing house contact Availity at <u>https://www.availity.com</u>

Process	Contact	Additional Information
Claim Submission	Cigna	P.O. Box 188061, Chattanooga, TN 37422-8061 Payer ID: 62308
Claim Processing	Allegiance	I-800-258-5794
Claim Status	Allegiance	I-800-258-5794
Claim Payment	Allegiance	I-800-258-5794
Pre-Certification / Pre-Treatment Review	Allegiance Care Management	I-800-342-65I0
Payment Refunds	Allegiance	P.O. Box 3018, Missoula, MT 59806-3018
Benefit Verification	Allegiance	I-855-999-3199 / 406-523-3199 www.AskAllegiance.com/ivr



Contact Information

24-hour Faxback Verification of Coverage

I-800-877-II22 or (406) 523-3I99

Website www.AskAllegiance.com/ECUHealth

Customer Service I-800-258-5794 8:00 AM - 7:00 PM ET

MedImpact (Rx)

I-888-648-6764

Claims Submission Address

CIGNA P.O. Box 188061 Chattanooga, TN 37422-8061 Electronic Payer ID: 62308



Allegiance M by Cigna Healthcare

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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.