### MEDICAL PLAN NAVIGATION FAQS:

### Traditional (Cigna Network) Plans

The Advanced Recovery Systems team of professionals is available to assist our employees with navigating our employee benefits. The teams at Centivo (our new Third Party Administrator) and Conner Strong & Buckelew (our Broker) are available to answer member questions and to work with providers for questions on billing and coverage.

### Is Cigna the insurance company for the Traditional Plans?

No. We are using the Cigna network, but Centivo is the Third Part Administrator that processes claims for ARS employees and pays the physicians or medical facilities. Medical providers will send the claims to Centivo for processing. The billing information for Centivo will be on your new medical card.

## Does a doctor need to be contracted with Centivo?

No. Centivo is only the claims administrator and does not set the rates for reimbursement or the rules for contracted providers. If a provider is contracted with the Cigna network they are obligated to accept the insurance and bill through Centivo.

### Does this affect my prescription drug benefits?

**No.** The prescription drug programs through Express Scripts are not changing and will exist on the Traditional Cigna Plans, as well as our new Open Access Plans.

# Should my doctor contact Cigna or Centivo to verify benefit or coverage?

The doctor or facility will contact Centivo for any questions. Authorizations and coordination of care will be initiated by Centivo and coordinated with Cigna.

#### Who do I contact with questions?

Centivo will be available through the year to answer questions on coverage verification, benefits, and billing and claims.

• Call: 888.381.7788

Visit: www.my.centivo.com

Conner Strong & Buckelew, Benefits Member Advocacy Team can always be reached for additional support as well as help in evaluating plans during Open Enrollment.

Call: 800.563.9929

• Visit: www.connerstrong.com/memberadvocacy

