

Welcome to Your New Benefits!

We're excited to have you as part of the Population Science Management (PSM) Working Owner Program, powered by Detego Health! Now that you're officially enrolled, this step-by-step guide will walk you through what to expect — from receiving your ID card, accessing your benefits, using the member portal, and getting support when you need it. We're here to make things simple and support you every step of the way.

Step 1: Welcome Email

Look for an email titled "Welcome to Your Health Benefit Plan"

We'll send this to you within 14 days of signing up—usually arriving a few days before your plan begins. This email is your guide to getting started, so you'll know exactly what to expect and how to make the most of your benefits. Here's what you can expect inside:

Enrollment Confirmation

- Confirms your official start date.
- Lists the plan type you're enrolled in.

Medical ID Card Info

- Your Physical ID card will be mailed to you shortly.
- Your digital ID card can be found in the Covered365 mobile app.
- Coverage begins on the 1st of the month.
- You can verify benefits by calling the phone number on your ID card.

Pharmacy Benefits:

- We have shared your eligibility information with our Pharmacy Benefit Solutions Partner.
- Your prescription (Rx) details will be on your Member ID card.

Member Portal Access:

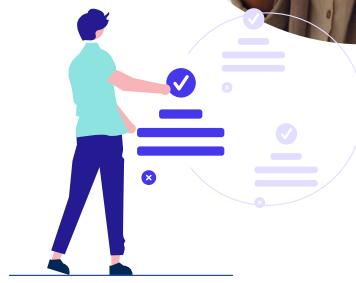
- Look for an email titled: "Welcome to your Health Benefit Plan Portal".
- It includes a link to set up your password and log into your portal.
- Didn't receive it?* Contact us at memberservices@detegohealth.com

Covered365 Mobile App:

- Once you log into your member portal, you can easily log into the Covered365 app.
- App provides access to your digital ID card, benefit info., claims info., surveys, and more.
- Available to download on the Apple App Store and Google Play.
- Learn more at www.covered365.net.

Support Contact Info:

- Care Guide's phone and email will be listed.



Step 2: Member Portal Access Email

Look for an email titled "Welcome to Your Health Benefit Plan Portal"

You'll receive this within 24 hours after your welcome email.

Here's what you can expect inside:

Portal Access Instructions

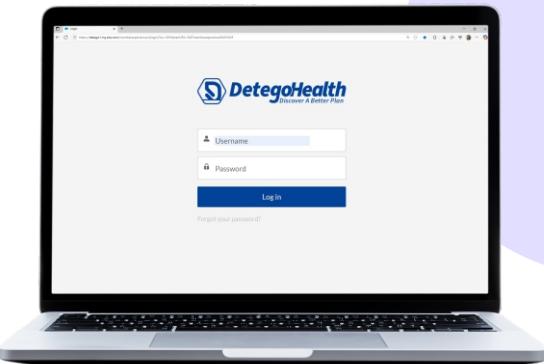
- Includes a direct link to log in.
- Provides your username.

Next Step:

- You'll be prompted to set your password and access your member portal.

Need Help?:

- Contact us at: memberservices@detegohealth.com



Outbound Call Center

Within the first 48 hours of your enrollment, a **Detego Health Outbound Support Specialist** will contact you to review your plan and answer any questions you may have about your benefits. This call is a great opportunity to understand your coverage and learn how to make the most of your new plan.

Step 3: Download the Covered365 App

After setting up your member portal, you can easily log into the Covered365 mobile app.

✓ Download the Covered365 App

- Scan the QR code below or visit covered365.net to learn more.

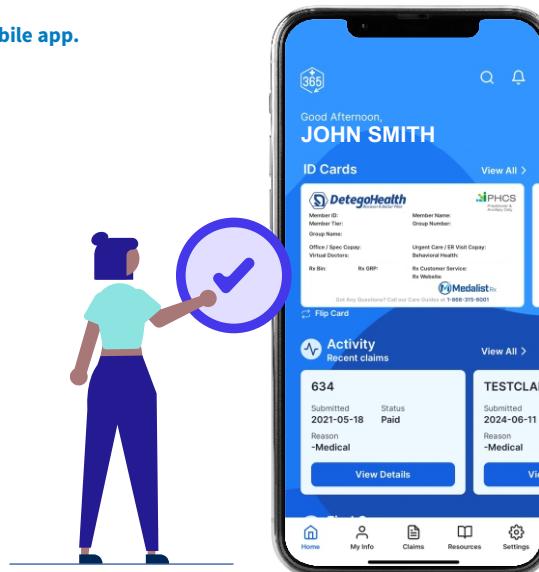


✓ Login:

- Your username and password will be the same as your Member Portal.

✓ Access:

- Your digital benefits ID card
- View and track your claims
- EOBs
- Consumer Data Respondent Surveys



Step 4: Explore Your Benefits

You are all set to use and explore your benefits!

✓ Third-Party Administrator (TPA)

- Detego Health LLC® is the Third-Party Administrator (TPA) for your health benefit plan. They provide customer support for questions about your benefits and how to use your plan as well as process and manage claims for your medical services.

✓ Customer Care: Detego Health (866) 815-6001 | GigCare: (866) 200-2513 | memberservices@detegohealth.com

- Answer general questions, benefit eligibility, check claims status, and help with ID cards.
- Assist with diabetic solutions through Diathrive, or getting medical equipment and services through Connect DME.

✓ Find A Provider

- To find a provider, visit the website listed next to your network on your Member ID card. Be sure to select the correct network to see providers and facilities that are covered under your plan.

✓ Find A Pharmacy

- To find a pharmacy, visit the website listed on your Member ID card. Be sure to select the correct network to see pharmacies in your area.

✓ Pharmacy Benefit Solutions Partners

- Your Pharmacy Benefits are the prescription drug portion of your health benefit plan. Please refer to your Welcome Email or your ID card for key details like your Rx BIN, Group, and Member ID numbers for filling your prescriptions.

✓ Tele-Health

- Your plan includes access to virtual care services, including primary care, urgent care, and mental health support. To get started, check your Member ID card for your plan's tele-health partner and their contact information.

✓ GuideCM: (866) 837-1714

- Pre-certification and Case Management:** Our team works closely with you and your doctor to ensure you receive the most appropriate care at the best cost. The team includes Utilization Review Nurses and Intake Coordinators, who review medical services for necessity and handle pre-certifications, as well as Case Managers, who support members with ongoing medical needs and care coordination.

✓ NaviClaim: (866) 837-1436

- Member Advocates:** Help with support, balance bill assistance, and single-case agreement negotiations. They're especially important for Reference-Based Pricing (RBP) plans, where providers may bill above the plan's allowed amount. NaviClaim works on your behalf to resolve balance bills and secure fair pricing, protecting you from unexpected costs.

✓ ScriptAide: (866) 837-1515

- Pharmaceutical Advocacy Services:** We help members access prescribed medications while reducing out-of-pocket costs. Through our Patient Importation Program (PIP) and Self-Pay Importation Program (SPIP), members can access brand-name medications at significantly lower prices, either through international sourcing or discounted self-pay options.