



Dear Valued Member,

Review your summary of benefits to confirm coverage and costs. You may request a copy of your plan document at any time by reaching out to Detego health services member services phone number on your Member ID card.

You selected a PPO plan from Population Science Management (PSM). Review the list of participating providers in your PPO network before you schedule services. Review your Plan Document and your Summary of Benefits and Coverage to confirm coverage and costs. You are joining PSM as a Working Owner to access the group health plan. This is not an individual insurance policy.

Your Coverage

You receive the highest level of benefits when you use in-network physicians, hospitals, and other providers. Out-of-network services, if covered, typically cost more and may be subject to balance billing (except where balance billing is prohibited by applicable law). Coverage, limitations, and requirements (including referrals or prior authorizations for ongoing care or complex care needs) are governed by your Plan Document and SBC. Before scheduling care, confirm your provider participates in the network and that the services are covered.

Your Responsibility

You agree to complete brief surveys during the year as a Consumer Data Respondent (CDR). Complete them on time to stay eligible..

Member acknowledgment

- ☐ I understand benefits are highest in network and I will check participating providers before scheduling services.
- ☐ I will review the Plan Document and the SBC to confirm coverage and costs.
- ☐ I am joining as a Working Owner to access the group plan, not buying an individual policy.
- ☐ I will complete required surveys on time.
- ☐ I acknowledge that any income I receive as a Consumer Data Respondent may be reported to me on a Schedule K-1, and I am responsible for reporting it on my tax return.

Need Help?

Phone (866) 870-7730

Email csr@neoinsurancesolutions.com

Thank you for being a valued member.

Sincerely,

Detego Health LLC

Third Party Administrator (TPA)