



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.

You selected an EPO plan from Population Science Management (PSM). It uses a PPO network. Review the list of participating providers 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 are not covered by the plan and you may be liable for the entire charge. 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 there are no out of network benefits, and I will pay the full cost if I use a provider who is not in my network.
- ☐ I will check participating providers before scheduling services and use in network care to receive the highest benefits.
- ☐ 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)