



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 a Reference Based Pricing plan from Population Science Management (PSM). Contact Detego Health before hospital or facility services to discuss your plan of care. 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

There is no hospital network. Hospitals and facilities are reimbursed based on a percentage of Medicare. Some providers may not accept this as payment in full and you may receive a balance bill for the difference (except where balance billing is prohibited by applicable law). You should always confirm provider willingness to accept the plan's allowed amounts. If you are dealing with pre-existing conditions, please be sure to check your plans network and coverage for specific provider access and coverage.

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 that I may not be able to obtain care at a hospital or care at hospitals that don't accept reasonable reimbursement rates under this plan.
- ☐ I understand I may receive a balance bill if a provider does not accept payment in full.
- ☐ I will contact Detego Health before hospital or facility services and review the Plan Document and the SBC.
- ☐ 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)