### WHAT IS APTA HEALTH?

Dear Apta Health Member,

Congratulations! You are a member of an exciting new way of managing your healthcare. Your employer has chosen Apta Health to bring amazing benefits that are usually reserved for Fortune 500 Companies to its employees. The Apta Health program brings together some of the best healthcare vendors in the country and combines them into a single package to help you get the best care at the best prices.

Care Coordination is at the heart of our program. This unique approach to healthcare allows you access to a real, live person to talk to about your health concerns and is available **completely free of charge** whenever you need help. Think of your Care Coordinators as healthcare warriors that will fight for you to make sure you get the best care possible! They are based in Ohio, USA and available Monday through Friday, 8:30 AM to 10:00 PM Eastern Time. You can call them for anything from replacing a lost ID card, to help finding an in-network physician, to help with an upcoming medical procedure, and questions or issues with your medical bills. They are also available through your company's custom web portal, or through the Quantum Health App on the Apple App Store or Google Play. Your Care Coordinators are the best place to start whenever you have questions or need help.

Apta Health includes the standard components that you would expect from a healthcare program like a network of doctors and hospitals as well as prescription drug insurance. Your company may also choose additional components that further enhance your coverage. These additional components are included and explained in this benefit guide.

The great news is that your care coordinators are trained experts in all your benefits and will guide you through your benefit decisions. Your care coordinators will help you move along your healthcare journey and make the process as smooth as possible.

We hope you will enjoy your healthcare benefits and wish you a happy and healthy year!

Sincerely,



## REFERRAL PROCESS FOR A SPECIALIST



## COORDINATE YOUR CARE THROUGH YOUR PRIMARY CARE PHYSICIAN (PCP)

- Obtain a referral from your PCP before seeing a specialist to save money on member out-of-pocket costs and get alerts for not fully covered benefits
- Helps avoid visits to the wrong specialist
- Helps avoid referrals to an out-of-network specialist
- Get in to see specialist faster
- All referrals obtained are valid for 12 months.
- The PCP must provide the referral to the Care Coordinators.

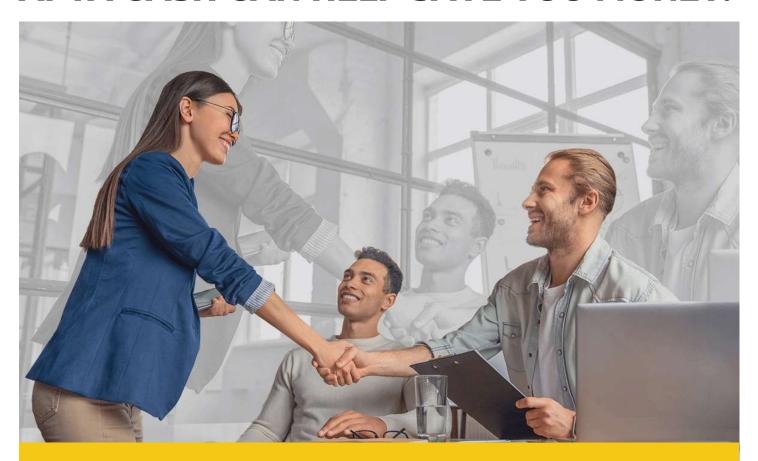
#### PRE-CERTIFICATION

Before you receive certain medical services or procedures, your health plan requires a doctor to confirm that these requested services are considered medically necessary under your plan. This verification process is called "pre-certification." Even if some services or therapies are performed in your doctor's office, you may still need a pre-certification. Pre-certification requests must be submitted by your physician directly to the Apta Care Coordinators.

SERVICES REQUIRING PRE-CERTIFICATION			
Inpatient Hospitalizations & Skilled Nursing Facility Admissions	Home Health Care and Services	Oncology Care & Services (chemotherapy, radiation therapy, etc.)	MRI's, MRA's and PET Scans
Hospice Care	Dialysis	Transplants – Organ and Bone Marrow	Durable Medical Equipment (DME) purchases over \$1500 and all rentals
Out-Patient Surgeries (includes Colonoscopies)	Genetic Testing		

 A \$500 penalty will be applied for all services rendered that do not have pre-certification completed.

## **APTA CASH CAN HELP SAVE YOU MONEY!**



# DO YOU NEED SURGERY OR AN EXPENSIVE DIAGNOSTIC TEST?

#### WHAT IS APTA CASH?

It's a healthcare concierge service that helps employees lower their out-of-pocket costs by choosing high-quality providers who offer affordable cash prices.

#### WHEN SHOULD I CONTACT APTA CASH?

Whenever one of your doctors or medical providers recommend a major diagnostic test or surgery that can be planned in advance, contact Apta Cash first at **855-378-0770.** 

#### WHY SHOULD I CONTACT APTA CASH?

Your health plan has partnered with Apta Cash to help you and your employer save money. Your plan deductible and coinsurance will be waived when you use Apta Cash. If you are enrolled in a HDHP Plan, the minimum deductible may apply.

#### **HOW DOES THE PROGRAM WORK?**

When you contact Apta Cash, your coordinator will ask you questions to understand the procedure you need and help you choose a high-value provider. Next, they will attempt to negotiate a cash price for your procedure that is less than your medical plan's typical cost. When you, the provider, and the plan agree to the cash rate, Apta Cash will walk you through the steps to get the procedure scheduled, make sure any required precertification is completed, and prepare to pay the full cash price when you receive care.

## **Getting Started with Apta Health**

8XX-XXX-XXXX



www.ccbyqh.com

Claims:EDI # 39026, UMR, PO Box 30541, Salt Lake City, UT 84130-0541

First Health.

For Providers: Fax Number:

# HOW TO REQUEST ADDITIONAL ID CARDS

You and your eligible dependents will receive ID cards in the mail. You can request an additional ID card by logging into the website and clicking on either Download >, Print > or Mail > to choose your method of delivery.

### **HOW TO CHANGE YOUR PASSWORD**

After logging in to the home page, you will see your name in green on the left-hand side. Below your name, you will see Settings. Select settings and click on your name. From here, you will see the option to change your password.

Your Healthcare Coordinators are standing by and ready to help!

https://TAC.myaptahealth.com

877-610-8817

(Monday - Friday, 8:30am - 10:00pm EST)

