



Your Healthcare Navigator

We help you increase productivity, efficiency & profitability by providing flexible, innovative administrative services.

Contact Us Today

877.460.5664

info@choosebywater.com

ChooseBywater.com

WELCOME TO BYWATER



Who are we?

As your health benefits third party administrator (TPA), we are your go-to contact if you have questions regarding your healthcare benefits and coverage.



What do we do?

We manage your benefits, verify insurance eligibility, process & pay your medical claims, and provide customer support for you and your providers.

Medical Administrative Fees

PEPM = Per Employee Per Month

Set-Up Fee	Waived
Third Party Administrator Fee	\$24.00 PEPM
Network Access*	\$16.50 PEPM
TOTAL PEPM:	\$40.50 PEPM

*Networks include Cigna, First Health, Multiplan and Regional Networks.

Medical Administrative Services

Bywater offers a bundle of services all for one, simple fee -- no additional costs.

- Program Set-Up
- Medical Claims Processing
- Customer Service Call Center
- Employee Enrollment Materials
- Stop Loss Premium Billing
- Claims Fund Management
- Stop Loss Claims Filing/Reconciliation
- Plan Document Creation
- Standard & ACA Reporting
- COBRA Administration
- Member Online Portal & Mobile App
- Integration of Pharmacy Benefits Manager

Bywater Additional Services

Disease Management	\$3.50 PEPM
Dental Administration	\$1.00 PEPM
Vision Processing	\$0.25 PEPM
Case Management*	\$135 Hourly

*Case Management is required by the stop loss proposal/contract.

Why Choose Bywater?

Your health benefits third-party administrator (TPA) should be a single point of contact and their services should work seamlessly with all of your health insurance partners.

Bywater's mission is to fully integrate with advisors and cost containment solutions of your choice while delivering the highest level of quality and accuracy needed to efficiently run a successful employee benefit plan.

OUR APPROACH

What We Provide Employees:

- Tailored info regarding your benefits.
- Safe and secure dashboard to view your account info.
- Ability to see your activity, research a doctor, or review your benefits info.

What We Provide Employers:

- Quick and easy accessibility to data to serve your employees.
- Low fixed costs with competitive pricing.
- Ability to generate timely reports on enrollment activity.
- An open platform with capacity to integrate with other benefit solutions.

What We Provide Advisors:

- Tailored and customized information for each client.
- Quick and easy accessibility to claim data to serve your employers and their employees.
- Turnkey, efficient enrollment.
- Accessible customer service.

By the Numbers

Claims processed within 15 days

99.3%

(versus industry standard = 80%)

Average Speed to Answer (ASA)

12 seconds

(versus industry standard = 45 seconds)

Number of Lives Covered

840K+

Number of Claims

≈125K

Number of Claim Payments

≈\$35M

Retention Rate

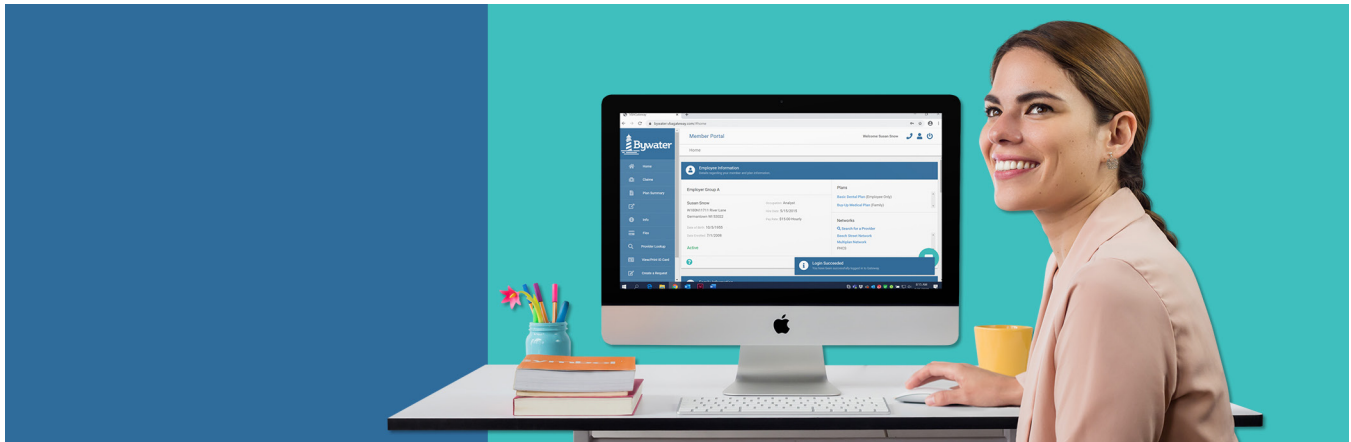
95%

for existing customers

THE BENEFIT PLAN DOCUMENT

We believe in a proactive approach to plan language that serves the employer's objective of providing efficient, quality health care benefits to their employees. With simplified plan language, your plan document provides for easy interpretation and management of your benefits coverage. Here's what you'll find in your plan document:

- 1 Up to a 3% insurance discount when our plan is used.
- 2 Quicker implementation, typically 30 to 45 days.
- 3 Written in clear, plain language that employees can understand.
- 4 A well-defined eligibility section with clearly defined terms.
- 5 A pre-certification list to ensure coverage of employee benefits.
- 6 Cost containment programs designed to manage risk.
- 7 An easy to understand exclusion section of coverage.
- 8 Explanation of how the plan determines payment plans.



Inside the Member Portal

Get all the details regarding your benefits with the Bywater member portal. To access the member page, simply log onto <https://bywater.vbagateway.com> and use the “**First Time User: Register Now**” link to register your account. You can access your personal benefit information, receive important announcements, and take advantage of other helpful online features.

Some of the tools you may have access to include:



News: Find out about important benefits related topics.



Links: Access links to the websites of your Providers.



Profile: See eligibility information for you and your covered dependents.



Forms: Download claim forms and view product brochures.



Claims: Search your claims or those of your dependents based on date, date range or claim number.



Card Request: Request additional or temporary ID cards.



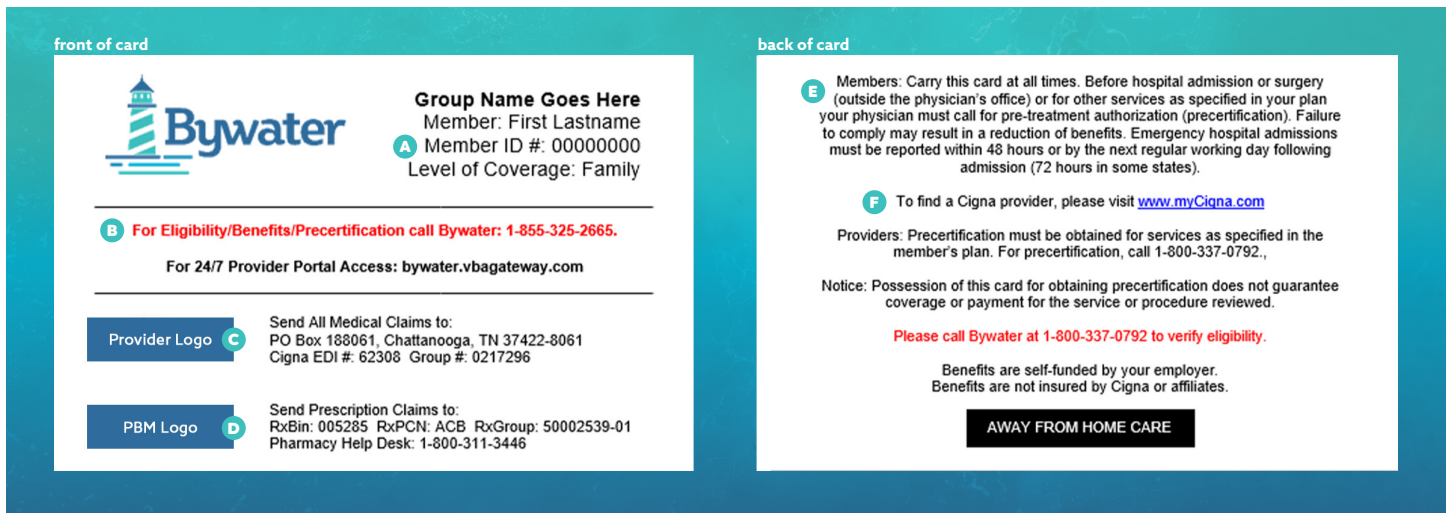
Coverage: Review your plan, included benefits and rates.



Contact: Click the option to “Contact” us for additional assistance via email.

Get to Know Your ID Card

Your Bywater ID card contains all the information you, your doctor's office, and pharmacist will need to access your health insurance information. Please be sure to show your card EVERY TIME you visit your healthcare provider or pharmacy.



A

This is your Bywater Member ID number.

B

Your provider will need to call Bywater at **(800) 337.0792** to verify your eligibility and benefits. Call this number with questions or concerns.

C

All the information needed for sending medical claims to Cigna to start the payment process.

D

Your pharmacy needs the BIN, PCN, and group numbers when filling prescriptions. They may also require the numbers to call to verify pharmacy coverage.

E

Important information for all members.

F

Cigna is the network for your providers.