

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.

WHO DO WE WORK WITH ?

We grant you access to Cigna's national network of doctors and hospitals for your healthcare needs.

How does Bywater work?

Every time you check in for any doctor's appointment or medical service, present your Bywater medical ID card to the front desk staff as you would any other insurance card. For best results, it is always good to make sure the office has a copy of the most current ID card and calls to verify eligibility and benefits. It's a quick and painless step with our friendly customer service staff and dedicated Bywater Customer Support number **800.337.0792**. We're open **Monday through Friday, 8am to 7pm EST**.

After your visit, Cigna will receive the medical claims from your provider, reprice them according to their provider contracts, and then submit them to Bywater for processing. Cigna **CANNOT** verify eligibility, quote benefits, or give claims status information. We work with Cigna to gain access to the best providers in your area but Bywater takes care of the administrative work. Contact Bywater for any and all questions regarding claims.

Also introducing...Cigna Pharmacy! An added value of using Bywater is our relationship with a pharmacy benefit manager (or PBM). A PBM manages your pharmacy benefits to ensure you are receiving the best deal on prescriptions with the best outcomes. Any pharmacy related questions should be directed to the experts at Cigna by calling **800.325.1404**. Cigna is available **24/7/365** with live customer service.