



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 PPO network* of doctors and hospitals for your healthcare needs.

*The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration.

How does Bywater work?

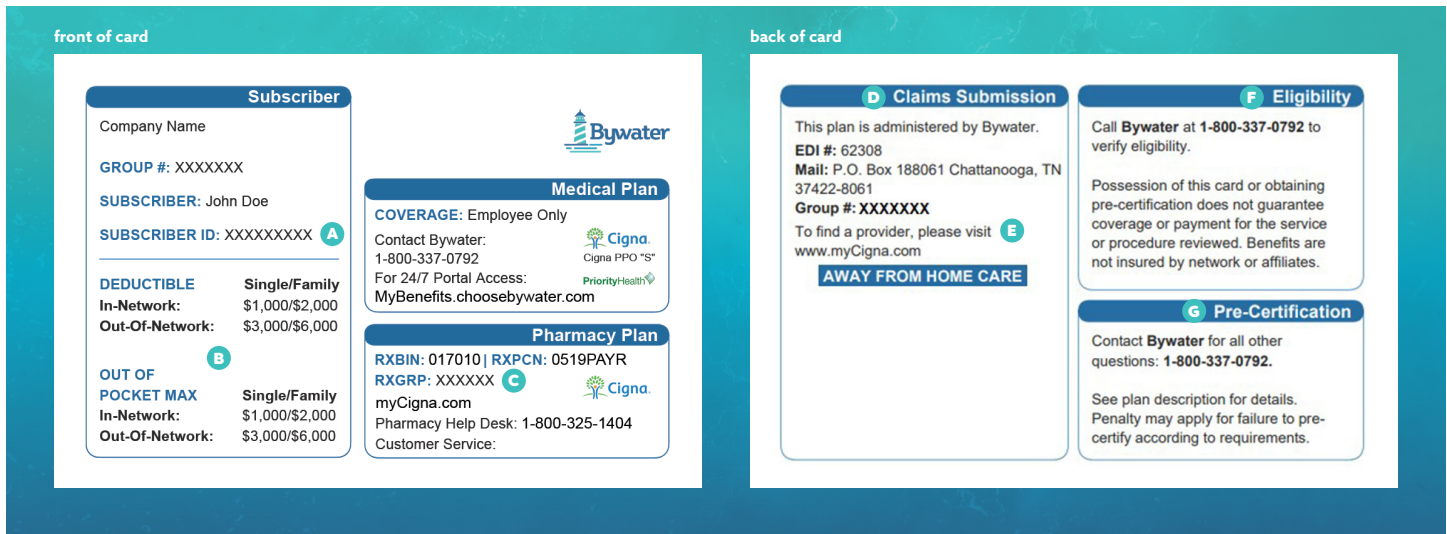
Every time you check in for any doctor's appointment or medical service, present your Bywater medical ID card to the front desk staff as you would any other insurance card. For best results, it is always good to make sure the office has a copy of the most current ID card and calls to verify eligibility 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.

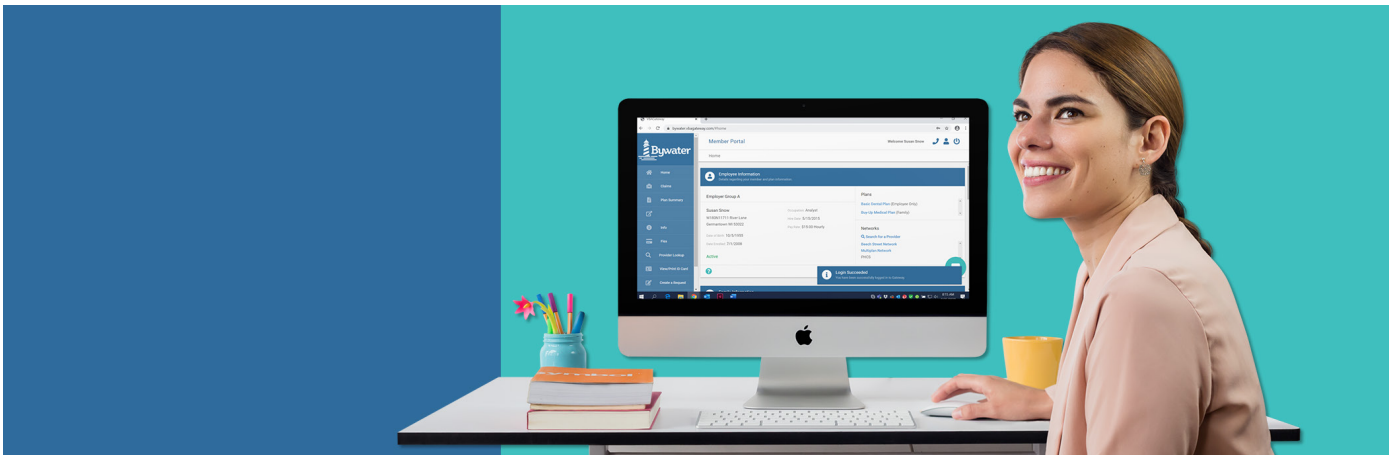
Also introducing...**Cigna Pharmacy**! An added value of using Bywater is our relationship with a pharmacy benefit manager (or PBM). A PBM manages your pharmacy benefits to ensure you are receiving the best deal on prescriptions with the best outcomes. Any pharmacy related questions should be directed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

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** Deductible reflects your coverage tier. If you have a dependent covered, your ID Card will indicate family Deductible and Out of Pocket Maximum. Please reference your Bywater Plan Document for further guidance.
- C** Your pharmacy needs the BIN, PCN, and group numbers when filling prescriptions. They may also require the numbers to call to verify pharmacy coverage.
- D** All the information needed for sending medical claims to Cigna to start the payment process.
- E** Cigna is the network for your providers. Please refer to the *Find a Health Care Professional* handout for more information.
- F** Your provider will need to call Bywater at **(800) 337-0792** to verify your eligibility and benefits. Call this number with questions or concerns.
- G** Important information for all members.



Inside the Member Portal

Get all the details regarding your benefits with our new Bywater member portal! To access the member page, simply log onto MyBenefits.choosebywater.com and click on the link to register and enroll. You will then be directed to the registration page. Once there, fill out all required fields.

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.