

FOR ALL MEMBERS

# Helping Your Provider Understand Your Plan

Questions from the office are normal. Here's what to say.



## Common questions & what to say

**What's your physician network?**

*"I have the optional **MagnaCare Practitioner & Ancillary Provider Network**. I can also see non-contracted providers with the same out-of-pocket cost."*

**What's the name of your plan administrator?**

*"Lucent Health is the plan administrator for my Open Access plan."*

**Is there a network for hospitals or surgery centers?**

*"No. I can use any facility I choose."*

**How do we confirm eligibility?**

*"Call the Provider Number on my Benefits ID Card."*

**Where do we send claims?**

*"The claims address and Payer ID are on my Benefits ID Card."*

### Office questions your plan or asks you to pay more? Don't leave. Don't overpay.

- 1** Call the **Member Number** on your Benefits ID Card and **select Option 2**, right from the office.
- 2** PERMA FAIR speaks with the staff while you're there.
- 3** If needed, we send a **real-time PERMA FAIR electronic payment**. You pay only your member responsibility.



**Always bring your Benefits ID Card and Member Care Guide ID Card.** Lost your ID card? Use the Lucent Health app for a digital copy, or request a replacement.

**Need Help?**

Call the Member Number on your Benefits ID Card and **select Option 2** for PERMA FAIR.