

YOUR OPEN ACCESS PLAN

You're free to choose your provider

In the network or outside it, here's how to get care.



Want a contracted provider? Search the optional network.

Contracted providers may make your visit go more smoothly.

MAGNACARE PRACTITIONER & ANCILLARY PROVIDER NETWORK

Your optional network

Search for a provider at
www.magnacare.com

- 1 Click the orange "Find a Provider" button.
- 2 Select "Search MagnaCare Providers."
- 3 Choose primary care, specialists, radiologists, urgent care or facilities, then enter your address and distance and click Search.



Don't search the Lucent Health portal or app. Lucent is the Claims Administrator, not your network.

Choosing a provider outside the network?

You have the freedom to do this. If your provider has questions about submitting claims or getting paid, they can call the **Provider Number** on your Benefits ID Card.

1**Go where you choose**

See any licensed provider or facility.

2**Give them the Provider Information Letter**

Share the Provider Information Letter to keep the process simple.

3**Questions? Call PERMA FAIR**

If your provider has more questions, we'll help.

Need Help?

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

WHAT WE'VE HEARD

Navigating Non-Contracted Providers

Providers outside the optional network may have questions before scheduling you. **That's normal, and we're here to answer them.**



"They say they're out of network."

You can still see them. Call us and we'll explain your plan to the office.



"Do I call before every visit?"

No. Just before your first visit to a new provider.



"You'll need to pay in full today."

Pay only your member responsibility. We can send a real-time PERMA FAIR electronic payment for the rest.



"We've never heard of your insurance."

Show the Provider Information Letter. It explains your plan and how the office gets paid.

24/7

PERMA FAIR is available day, night and weekends.

Need Help?

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