

Why Quantum Health?

Quantum Health is the industry-leading, healthcare navigation and care coordination company. For over 20 years, Quantum Health has helped individuals realize a better healthcare experience.

When you contact Quantum Health, you will receive personalized concierge care from a dedicated group of healthcare and benefits professionals.

Concordia Plans has partnered with Quantum Health to assist you and your enrolled family members navigate the complexities of healthcare, including medical and prescription coverage. Quantum Health will:

- Find you the best care for the best cost.
- Assist in ensuring that medical claims are paid correctly.
- Assist in finding a provider (doctor or medical facility) in your network.
- Provide ID cards.
- Update you with claims and deductibles information.
- Navigate you to solutions that improve your health and wellness goals.

When you undergo a healthcare issue, Quantum Health's care coordinators offer guidance early in your medical journey which can result in improved health outcomes.

Who is my Quantum Health team and how can they help me?

With Quantum Health, you have a personal team of care coordinators, nurses and healthcare benefits experts who can help you at every stage of your healthcare journey, such as:

- Wellness goals to improve everyday life.
- Direct you to the most appropriate health care resources.
- Guide you on next steps for complicated decisions such as:
 - > Elective surgeries.
 - > What to do with a newly diagnosed health condition such as diabetes or heart disease.
 - > How to deal with a complex medical issue, such as cancer, an organ transplant, high-risk pregnancy or preterm birth.

No question is too big or too small.

Your Quantum Health care coordinator is here to support **you**. You can choose to engage with them as much or as little as you'd like.

Healthcare navigation is included at no additional cost to you through the Concordia Health Plan.

Concordia Plans is still here to assist with CRP pension, CRSP 403(b), survivor and disability benefits.

Members with flexible spending accounts (FSA) and health savings accounts (HSA) continue to contact HealthEquity.

How do I contact my Care Coordinators?

There are three convenient ways to connect with Quantum Health:

- **Online:** ConcordiaPlans.quantum-health.com
- **App:** Quantum Health mobile app
- **Phone:** 833-740-3260

This information is also available on your medical ID card.



What is different/the same for 2024?

SAME	DIFFERENT
<p>The medical and prescription coverage features that you rely on continue to work seamlessly.</p> <ul style="list-style-type: none"> • You still have access to the same provider networks (Blue Cross Blue Shield, Cigna or UMR). • Express Scripts or EmpiRx continues to administer prescription drug benefits. • Your Medical Plan benefits remain the same: Your deductibles, coinsurance, copay amounts and out-of-pocket maximums are not changing except as required by the IRS. • The same medical care and services, including behavioral health care and prescription drugs, are covered by the plan except for minor adjustments. • Cigna Dental and VSP Vision will continue to provide dental and vision coverage. • Concordia Plans is still your resource to help you with questions regarding your retirement, financial wellness, disability and survivor benefits. 	<ul style="list-style-type: none"> • First call Quantum. <ul style="list-style-type: none"> > Instead of calling Blue Cross Blue Shield, Cigna or UMR customer service, you now call Quantum Health for assistance. • In 2024, Ameriben (for BCBS), Allegiance (for Cigna) or UMR will pay medical claims and send you explanations of benefits (EOBs). • Your provider now contacts Quantum Health to precertify medical care and services, when needed. • For questions about your prescription drug benefits, such as formulary or preventive drugs, call Quantum Health.

Can Quantum Health explain my medical bill?

Quantum Health has experts to explain benefits and help you understand even the most complex medical bills. If something is wrong on your bill, they'll help you fix it.

What if I don't have my medical plan ID card?

After Dec. 26, 2023, call Quantum Health or log in to ConcordiaPlans.quantum-health.com to print, download or request a new ID card.

What if I have questions about something my doctor recommended?

It's OK to have questions about your diagnosis or treatment plan. Get help and guidance from a Nurse Care Coordinator on next steps whenever you are uncertain about your care. Quantum will work with you and your doctor to assist with prescriptions, specialist referrals, medical plan coverage and more.

How do I access my claims from 2023? Will I still have access to Blue Cross Blue Shield of Minnesota or Cigna (non-HMO) Medical?

Quantum can help you access your claims and deductible information from 2023. Or if you'd like to reach out directly to view 2023 claim details:

BCBS of MN:

- Call 800-793-6922
- Log in at bluecrossmn.com/concordia

Cigna

- Call 866-302-7578
- Log in at mycigna.com

Will Quantum Health contact me?

Quantum may call you - but only if it's important. Examples of when they might call:

- If a physician contacts them regarding a pre-authorization or they have other medical issues to discuss with you.
- If it comes to their attention that you are using out-of-network providers.
- Follow-up on a procedure or discharge is needed.

To ensure you don't miss an important call, add the Quantum phone number into your personal contacts.

- Quantum will always leave a message if they miss you.
- After three telephone attempts, a letter or a secure email will be sent if the member has registered on the Quantum portal.

Do I need to register for Quantum Health?

Yes, you will need to register at ConcordiaPlans.quantum-health.com or by downloading the Quantum Health app from the app store. You will need to register to:

- Download ID cards.
- View claims and deductible status.
- Send and receive secure emails.
- Be able to chat with your care coordinator.
- Get help accessing claims from the prior year.

When registering, have the following information handy:

- First and last name of registering member (can be primary member, enrolled spouse or adult dependent).
- Last 4 digits of the Social Security Number of the **primary member**.

Does Quantum Health replace Included Health?

As your healthcare concierge and advocate, Quantum Health takes the place of Included Health in connecting you to the highest quality care. For specific services you may have engaged with Included Health in the past, Quantum can connect you to:

Find a quality, in-network provider or therapist:	Healthcare BlueBook
Expert Medical Opinion:	Teladoc
Finding the ideal wellness solution for your needs:	Quantum Care Coordinator
Accessing telehealth services:	Teladoc