



CONCORDIA PLANS

Dear Concordia Plans member:

How you navigate your health benefits is changing Jan. 1, 2024.

Your healthcare navigator: Quantum Health

Starting in 2024, if you have any questions at all – **First call Quantum!** Quantum Health will be your **best, first point of contact** for your healthcare needs. First call Quantum for:

- All calls related to your health care.
- Medical and Prescription Benefits.
- Claims-related questions.
- Finding an in-network provider.
- Required authorizations pertaining to your healthcare journey.

Quantum will help you find solutions for your healthcare needs, leaving you with more time to focus on your health and wellness. It'll feel like you have your own team of medical experts to make the whole healthcare process smoother and less stressful.

You'll find Quantum's contact information on the new ID card that you will be sent later this year. Watch for more information about Quantum coming soon.

Your medical network: Cigna

Cigna will continue to be your network for medical insurance, and your Cigna providers **are not** changing at this time.

Your medical administrator: Allegiance

Allegiance will be the new administrator for your Cigna medical option. In other words, they will be processing your medical claims behind the scenes. Their name will display on your new ID card alongside the Quantum Health logo. This behind-the-scenes change is expected to reduce healthcare costs to you and your employer over the next several years. You will also see the name Allegiance on your Explanations of Benefits (EOBs) related to healthcare claims.

While this information is important for you to understand for your 2024 health coverage, what you need to remember is simple: **First call Quantum!** Starting in 2024, if you have any questions at all, Quantum will be your best, first point of contact.

PLEASE NOTE: All 2023 claims will still be processed directly by Cigna, and you will have on-line access to these claims until Dec. 31, 2024. If you're enrolled in dental and vision through Concordia Plans, there are no changes to your current dental and vision coverage. As we transition to Allegiance, all attempts were made to align the benefits from your prior carrier; however, minor adjustments were needed to ensure coverage was consistent across all of Concordia Plans carriers.

New ID cards for you and your family

Later in December, you will receive a new combination medical + prescription drug ID card for 2024, as **your 2023 cards will not be valid after Dec. 31**. Your new ID card should arrive around the end of December, but it also will be available electronically at ConcordiaPlans.quantum-health.com after Dec. 25.

If you have any questions about these changes, CPS is ready to help! Call 888-927-7526, 7 a.m.-5 p.m. CT.

Your Concordia Plans Team