



CONCORDIA PLANS

Dear Concordia Plans member:

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

Introducing your healthcare navigator: Quantum Health

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 will be sent to you later this year - watch for more information coming soon.

If you choose a Blue Cross Blue Shield health plan option for 2024:

Your medical network: Anthem Blue Cross Blue Shield

This name will be on your 2024 ID card and is the name you use if you're at the doctor's office and need to fill in your insurance company name. While you're switching from Blue Cross Blue Shield of Minnesota to Anthem Blue Cross Blue Shield, your BCBS network and providers **are not** changing at this time.

Your medical administrator: Ameriben

Ameriben will be the new administrator for your Anthem Blue Cross Blue Shield CHP medical option, replacing Blue Cross Blue Shield of Minnesota. In other words, they will be processing your medical claims behind the scenes. The good news is that your network and providers **are not** changing. This behind-the-scenes change is expected to reduce healthcare costs to you and your employer over the next several years. Ameriben is the name that you will see on your Explanations of Benefits (EOBs) related to healthcare claims alongside the Quantum Health logo.

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 for your healthcare needs.

PLEASE NOTE: All 2023 claims will still be processed through BCBS of Minnesota, and you'll have online 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 Ameriben, 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.

If you choose a Cigna Healthy Me health plan option for 2024:

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 online 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 be sent a new combination medical + prescription drug ID card for 2024 because **your 2023 cards will not be valid after Dec. 31**. Your new ID card should arrive in the mail towards the end of December, but it will also 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