2027 UMR Reference Based Pricing Plan

Employee Acknowledgment

Please read this page, then check only one of the boxes under the Acknowledgment section and sign and date the bottom of the page.

How this plan works

Facility services, such as hospitals, freestanding surgery centers, and other outpatient facilities, are paid using reference based pricing. There is no facility network, so you can choose any facility. Imagine360 reprices each facility claim at 125% of what Medicare pays for the same service (Medicare plus 25%), and UMR pays the facility that amount. Your deductible, coinsurance, and out-of-pocket maximum are based on that price.

Doctor visits, such as primary care and specialists, are not part of reference based pricing. They use the MultiPlan network. Prescriptions are handled separately by SmithRx.

If a facility bills you for more

Most facilities accept the reference based price. If a facility does not, it may send you a bill for the difference. This is called a balance bill. Do not pay it. Send it to Imagine360 or the MMA Concierge Team, and they will work with the facility on your behalf and keep you updated until it is resolved.

What you should do

- Find doctors in the MultiPlan network at providersearch.multiplan.com/portal/ProviderSearch (select "MultiPlan Practitioner & Ancillary").
- Do not pay at the time of service, other than any copay. Wait for your Explanation of Benefits (EOB) from UMR, and make sure the provider's bill matches it before you pay.
- If a bill does not match your EOB, or you receive a balance bill, contact Imagine360 at 1-800-977-7381 or bb@imagine360.com.
- If a facility or provider will not accept your insurance, or you have coverage questions, contact the MMA Concierge Team at 1-888-842-1488 or Graham-Benefits@marshmma.com.

Acknowledgment

Please check one option below:

☐ I attended one of the live webinars and understand how reference based pricing works and how to navigate my plan.

☐ I watched the recording of the webinar and understand how reference based pricing works and how to navigate my plan.

☐ I did not attend the webinar, either live or by recording, but I understand reference based pricing and how to navigate the plan if I have any questions.

By signing below, I confirm that I have received and reviewed the information on this page and know where to get help if I have questions.

Employee name _____

Employee ID (last four digits only) _____

Signature _____

Date _____

Checking a box confirms that you have reviewed the information above. It does not change your plan benefits or waive any of your rights under the plan.