



Welcome to the GuideWell Simplifi Manual for Physicians and Providers. The Manual is not intended to be a complete statement of all GuideWell Simplifi policies or procedures for providers. Other policies and procedures, not included in this manual, may be posted on our website or published in special publications, including but not limited to, letters, bulletins or newsletters.

Any section of this Manual may be updated at any time. GuideWell Simplifi may notify providers of updates in a variety of ways, depending upon the nature of the update, including mailings, our provider newsletters, or posting to our website at guidewellsimplifi.com.

Introducing GuideWell Simplifi

GuideWell Simplifi is committed to our mission—helping people and communities achieve better health.

GuideWell Simplifi offers two new low-cost, short-term products to help individuals who are looking for a plan that balances affordability and provides coverage for the care they need. The products are Surgical + ER Care and Primary + Surgical Care.

GuideWell Simplifi has partnered with The Loomis Company—a licensed third-party administrator—to manage enrollment, billing, claims and customer service. The Loomis Company processes the claims on behalf of GuideWell Simplifi for the Surgical + ER Care and Primary + Surgical Care plans. For questions, please call Customer Service at 855-521-9359, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

Provider Network

GuideWell Simplifi will use a network through MultiPlan/PHCS (Private HealthCare System) for the Surgical + ER Care and Primary + Surgical Care plans. In addition to this network, members will also have Choice Providers available at a lower cost share.

- Primary services are provided in-network through PHCS
- Complementary out-of-network services are provided by MultiPlan
- Choice Providers for all in network services are available through Sanitas, DCMG, GEMD and FHCP

For network questions, please contact Loomis Customer Service at 855-521-9359, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

For Choice Providers who have questions regarding your Guidewell Simplifi Contract, please contact Network Management at 1-800-727-2227.

Plan Benefits

GuideWell Simplifi currently offers two (2) different short-term, limited duration plans—Surgical + ER Care and Primary + Surgical Care. These plans are available in durations of 30, 60, 90, 180 and 364 days.

1. **Primary + Surgical Care** plans offer comprehensive coverage with primary and specialty doctor visits. It also covers major illnesses that require emergency care, hospital care or surgery.
 - Deductibles range from \$1,000 - \$10,000
 - Coinsurance options are 20% and 50%
 - Choice Provider services are available at \$0 - \$20 copay up to the plan's maximum policy limit, then deductible + coinsurance apply
 - Well Child visits are covered, but Adult Wellness is only covered for the 364-day plan after a 6-month waiting period

2. **Surgical + ER Care** plans offer a more catastrophic type plan, covering emergency care and hospital or surgical care.
 - Deductibles range from \$5,000 - \$10,000
 - Coinsurance options are 20% and 50%
 - Choice Provider services are available at \$0 - \$20 copay up to the plan's maximum policy limit, then deductible + coinsurance apply
 - Well Child visits are covered, but Adult Wellness is not covered

Both plans offer a prescription discount program through ScriptSave® WellRx Premier, but these plans do not have pharmacy benefits. **Click here for more details.**

Claim Submissions for Choice Providers

The Loomis Company is processing claims on behalf of GuideWell Simplifi. GuideWell Simplifi will coordinate the transmission of the fee schedules for Choice Providers quarterly.

For claim submissions, Loomis uses the following process for Choice Providers.

- All claims will be submitted directly to GuideWell Simplifi via The Loomis Company.
- ID Cards have the Electronic Data Interchange (EDI) information on them. Emdeon is the clearing house and the National Payer ID # is included on the ID card for the claim submissions.
- Choice Providers can use this information to submit electronic (preferred) claims or they can file paper claims.

Claims Payment for Choice Providers

When a claim is received and the payment is issued, the provider receives a notification advising they can sign up with VPayment® for either a card payment, ACH payment or direct check payments. Once the VPay® is initially set up, that will be the method for all future payments. To clarify, VPay only processes the payments and will not have any information regarding the claim.

Virtual Card:

- The initial provider payment will be issued via a virtual card.
- Notification, including a copy of the virtual card with processing instructions and an EOB, will be delivered to the payee via fax or mail.
- The payee will process the payment as a Master Card payment and the provider must accept or respond to the payment.
- If a provider is already set up and receives VPay, the provider can add our TPA number to VPay; the Loomis payments would then populate on the provider 835 Report they receive on the VPay portal.
- If the provider does not respond or accept the card payment, VPay will automatically drop the payment to check. (Approx. 2-4 weeks)
- To preview a sample Virtual Card communication, **click here.**

EFT Payment:

- Notification, along with an EOB, will be delivered to the provider via fax or mail.
- No further action will be required from the provider as the funds have been electronically transferred to the provider's preferred account.
- Questions on payment method or accounts may be directed to VPay at 855-890-5222 extension 7022 or clientsupport@vpayusa.com
- Questions regarding claims are not to be directed to VPay. Please contact Loomis customer service at 855-521-9359.
- To preview a sample EFT Payment communication, **click here.**

Check Payment:

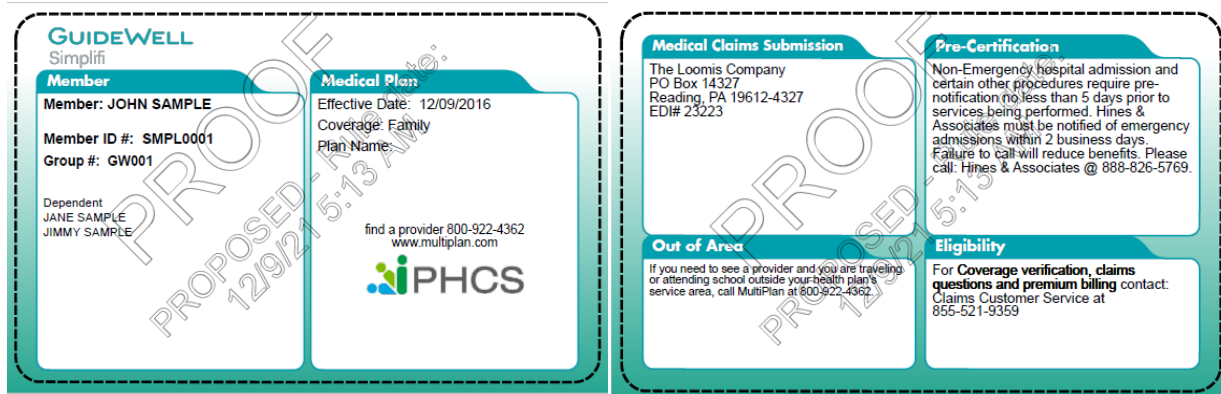
- A physical check will be issued along with an EOB.
- To preview a sample Check Payment communication, **click here.**

Providers wishing an alternative payment method other than virtual card may contact VPay to set up future payments via check or EFT. Once opted out, all future payments will be issued according to the provider's preferred method of payment.

Unless the provider opts out, all payments will initially be issued as a card payment.

[Click here](#) to view a sample non-payment notification.

Member ID Card Sample



Admission Notification

GuideWell Simplifi must be notified of all inpatient admissions (i.e., elective, planned, urgent or emergency) to In-Network or Out-of-Network facilities.

Services that Require Prior Authorization

- **Advanced Diagnostic Imaging Services** such as CT scans, MRIs, MRA and nuclear imaging, when rendered or referred by a Provider **before** the advanced diagnostic imaging services are provided. *If prior coverage authorization is not obtained, this plan will deny coverage for the Services and not make any payment for such Services.*
- **Planned Surgical Admissions before** the services are scheduled. *If prior coverage authorization is not obtained, this plan will deny coverage for the services and not make any payment for such Services.*
- **Transplant Services before** the transplant is scheduled. *If prior coverage authorization is not obtained, this plan will deny coverage for the services and not make any payment for such services.*

Note: Prior authorization is not required when Covered Services are rendered for the treatment of an Emergency Medical Condition.

Provider Appeals

Questions or concerns related to the payment of a claim can be directed to Customer Service at 855-521-9359. Appeals may be sent to the address below:

GuideWell Simplifi
Attention: Appeals
P.O. Box 14327
Reading, PA 19612-4327

For any additional questions regarding Admission Notification, Prior Authorizations, Appeals or any other questions you may have, contact GuideWell Simplifi at 855-521-9359.

GuideWell Simplifi, Inc., DBA GuideWell Simplifi, is a health insurance company offering short-term benefit plans that are administered by The Loomis Company.
108860 0122

Prescription Savings • Medication Adherence • Nutrition Guidance

Prescription Savings

- Use at over 65,000 pharmacies nationwide
- Average savings of 65%, with potential savings of 80%* or more on brand-name and generic prescription medications
- Quickly find your lowest price at the right pharmacy
- Savings for your entire household, pets too!
- Present your savings card before paying for your prescription purchase



SEARCH

Website
www.wellrxpremier.com/GuideWellSimplifi

Medication Management tools

- Take your pill and refill reminders
- Medication information with images
- Pill identifier
- Drug and lifestyle interaction alerts
- Ask A Pharmacist
- Keep track of medications in *My Medicine Chest*
- Be alerted of medications with similar ingredients

App
Use Invite Code/Group # 4511
when prompted



SHOW

the card below

Grocery Guidance

- Identify foods aligned with health goals
- Personalized food recommendations
- Bar code scanner
- Be alerted when foods are not aligned with dietary preferences & allergen settings
- Better-for-You food recommendations
- Nutrition facts & ingredient information



SAVE

pay the discounted price!

The Loomis Company
850 N. Park Road
Wyomissing, PA 19610



Provider Name
Address
City, ST Zip

The document you are holding is a payment for services provided. The attached check and Explanation of Payment(s) is sent to you for services rendered on behalf of The Loomis Company who has partnered with VPay® to process their payments. If you have questions regarding VPay®, please contact us at 1-855-890-5222. If you have questions regarding the payment amount or benefit calculation, please contact The Loomis Company at 1-855-521-9359.

Claim ID: 123456789

Client Reference ID: 12345678

SE Transaction ID: 123456789
TLC0001134

Date: 2/1/2022

Amount: \$212.86

Check Number: 1234-5678-8765-4321

Tired of waiting for your check? Switch to VPay®, the fastest, most secure way to receive insurance claim payments.

- No more lost checks!
- No more bank deposits!
- Easy reconciliation!

VPay® is more secure than checks and EFTs:

- One-time use card!
- Cannot be overcharged!
- All VPay® activity is electronically tracked real-time!

Call the VPay® Customer Service Center today at **1-855-890-5222** and let them know you don't want to wait for checks!

The Loomis Company
850 N. PARK ROAD
PO BOX 7011
WYOMISSING, PA 19610



CENTERS FOR ADVANCED ORTHOPAEDICS
PO BOX 37594
BALTIMORE, MD 21297



Advice of Payment - EFT

The document you are holding is a payment via EFT (electronic funds transfer) for services provided. This document is sent on behalf of The Loomis Company, who has partnered with VPay® to provide a faster, more efficient way to reimburse your business for services rendered.

Claim ID: 150431467-E

Client Reference ID: 170650

SE Transaction ID: 61110277
TLC0001050

Date: 03/06/2015

Amount: \$0.02

About Your Payment:

1. No action is needed on your behalf.
2. If there are any problems with the receipt of this payment, please call the VPay® Customer Service Center at **1-855-890-5222**. Please have your Client Reference ID (located above) available for reference.
3. If you have questions regarding your claim or benefit plan, please contact The Loomis Company at 1-800-346-1223.

The Loomis Company
850 N. PARK ROAD
PO BOX 7011
WYOMISSING, PA 19610



ARUNDEL MENTAL HEALTH PROF LC
1509 RITCHIE HWY STE F
ARNOLD,MD 21012



Notification of Non-Payment

The document you are holding is a non-payment remittance for services provided. The document is sent on behalf of The Loomis Company who has partnered with VPay® to provide a faster, more efficient way to reimburse your business for services rendered.

Claim ID: 140143381-R

Client Reference ID:

SE Transaction ID: 61110262
TLC0001050

Date: 03/06/2015

Amount: \$0.00

No action is needed on your behalf.

If you have questions regarding your claim or benefit plan, please contact The Loomis Company at 1-800-346-1223.

The Loomis Company
850 N. PARK ROAD
PO BOX 7011
WYOMISSING, PA 19610



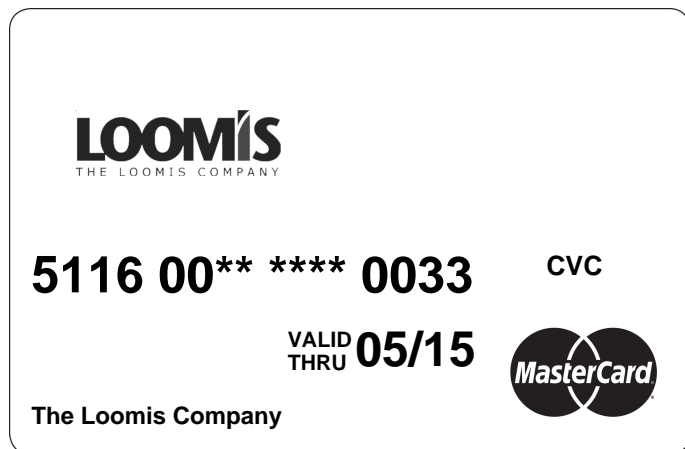
CHERYL F CALLAHAN
15225 SHADY GROVE RD STE 301
ROCKVILLE, MD 20850



How to Process Your Advice of Payment

The document you are holding is a payment for services provided. The image below is a virtual payment, or VPayment®, sent on behalf of The Loomis Company, who has partnered with VPay® to provide a faster, more efficient way to reimburse your business for services rendered. The VCard® is a virtual corporate purchasing card and can be processed through your merchant terminal as a MasterCard transaction.

Note: In accordance with your MasterCard agreement, a VPayment® is a legal and recognized form of payment for claims administration and therefore must be considered as such. Any attempt to deny payment could be a violation of your merchant agreement and result in non-payment.



Claim ID: 150610078-K

Client Reference ID: 170647

SE Transaction ID: 61110288
TLC0001050

Date: 03/06/2015

Amount: \$0.02

To Process Your Payment:

1. Type the 16-digit number (located on the VPayment® above) into your merchant terminal.
2. Enter the amount (located above) when prompted by the terminal.
3. Enter the CVC code (located on the VPayment® above) if required.
4. No PIN is required.
5. If the terminal prompts for an address or zip code, enter: 111 W. Spring Valley Rd., Richardson, TX 75081.
6. If there are any problems with the receipt of this payment, please call the VPay® Customer Service Center at **1-855-890-5222**. Please have your Client Reference ID (located above) available for reference.
7. If you have questions regarding your claim or benefit plan, please contact The Loomis Company at 1-800-346-1223.

Legal Disclaimer: Any attempt to replicate, reuse, or exceed the dollar amount is considered fraudulent use of the VCard® and is prosecutable by law.

IMPORTANT HIPAA NOTICE - The information contained in this VPay communication contains data considered Protected Health Information under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and is transmitted subject to HIPAA privacy rules and subsequent penalties for improper use. If the information contained in this communication does not pertain to a current patient of this facility, please (1) notify VPay immediately at **(877) 399-5917** and provide the SE Transaction ID shown (2) destroy this communication and all attached information.

Payment technology protected by one or more patents, see <http://www.stoneeagle.com/patents/>. Additional patents pending