



Lucent Health
DATA DRIVEN + HUMAN FOCUSED



Narus Health
A LUCENT HEALTH COMPANY



Personalized Care for the Whole Family

Your Coverage & Benefits Explained

Welcome to Lucent Health



Welcome to care in a new light.

You are now entitled to Lucent Health's exclusively owned concierge program, powered by Narus Health. We are dedicated to you as a partner in your healthcare experience.

You deserve to understand your treatment, medications and options when facing any medical issue, big or small. Our care team provides helpful, unbiased guidance as you navigate the often confusing and complicated healthcare system.

You will soon receive a member ID card in the mail. Please present it to your care provider before receiving medical services or filling a prescription, and make sure all your providers update their records with your Group Number and claim routing information.

You and your selected family and medical providers have access to our care team via phone and secure text messaging. We work with everyone involved in your care to ensure a network of support with a holistic view of your healthcare journey.

Our free Narus Health app provides a simple and convenient way for you and your family to manage your care and communicate with the Narus Health care team.

Sincerely,
Brett Rodewald
President and Chief Executive Officer

Concierge Care for You

Concierge Care

helps members navigate the complexities of healthcare—all through one number. We work for you and coordinate your care needs with your doctors, caregivers and pharmacists.



With one dedicated number, you get direct help navigating the complexities of healthcare, from insurance-related concerns to general clinical questions. Concierge member calls are automatically prioritized and responded to quickly. Each issue is assigned, tracked and resolved by an individual care team member.

With Concierge Care, you always have the ability to:

- Find a doctor or specialist
- Discuss a health concern
- Get help with a bill or explanation of benefits (EOB)
- Request a medication refill
- Ask questions about copays and claims
- Get assistance with various provider issues
- Find a facility that will accept Lucent Health contracted insurance benefits
- Navigate precertification issues
- Get support when a facility pushes back on accepting coverage
- Coordinate with Lucent Health resources to conduct payment at point of scheduling
- Request a new or replacement ID card

Call 888-585-3309

Monday–Friday from 7 a.m. to 7 p.m. CT
to talk with a care team member.

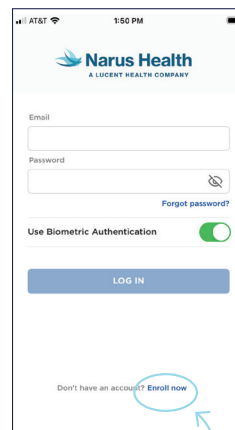


888-585-3309
narushealth.com/concierge

Follow this step-by-step guide to download our mobile app and connect with your Concierge Care team:

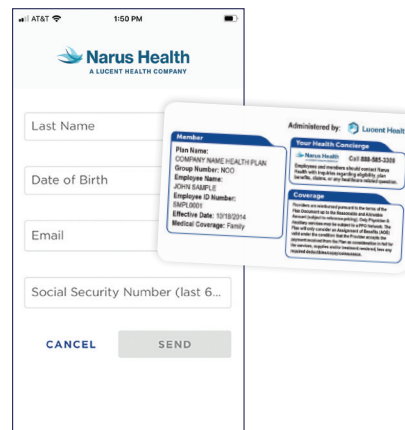
1 Download the free app.

This is available to users in the Apple Store or Google Play. Scan the code for a direct link.



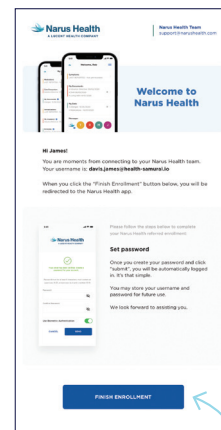
2 Enroll.

Click "Enroll now."



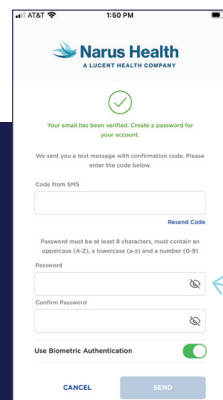
3 Enter details.

Enter last name, date of birth, email and Social Security number (last 6 digits) and click "Send."



4 Finalize.

Check your email to finalize enrollment. Click "Finish Enrollment" to be redirected to the Narus Health app.



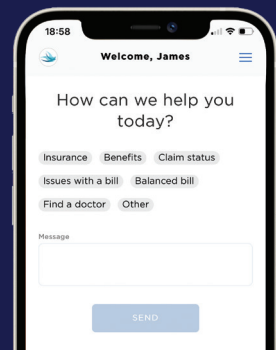
5 Set password.

Your password must be at least 8 characters and must contain an uppercase letter, a lowercase letter and a number.

6 Connect.

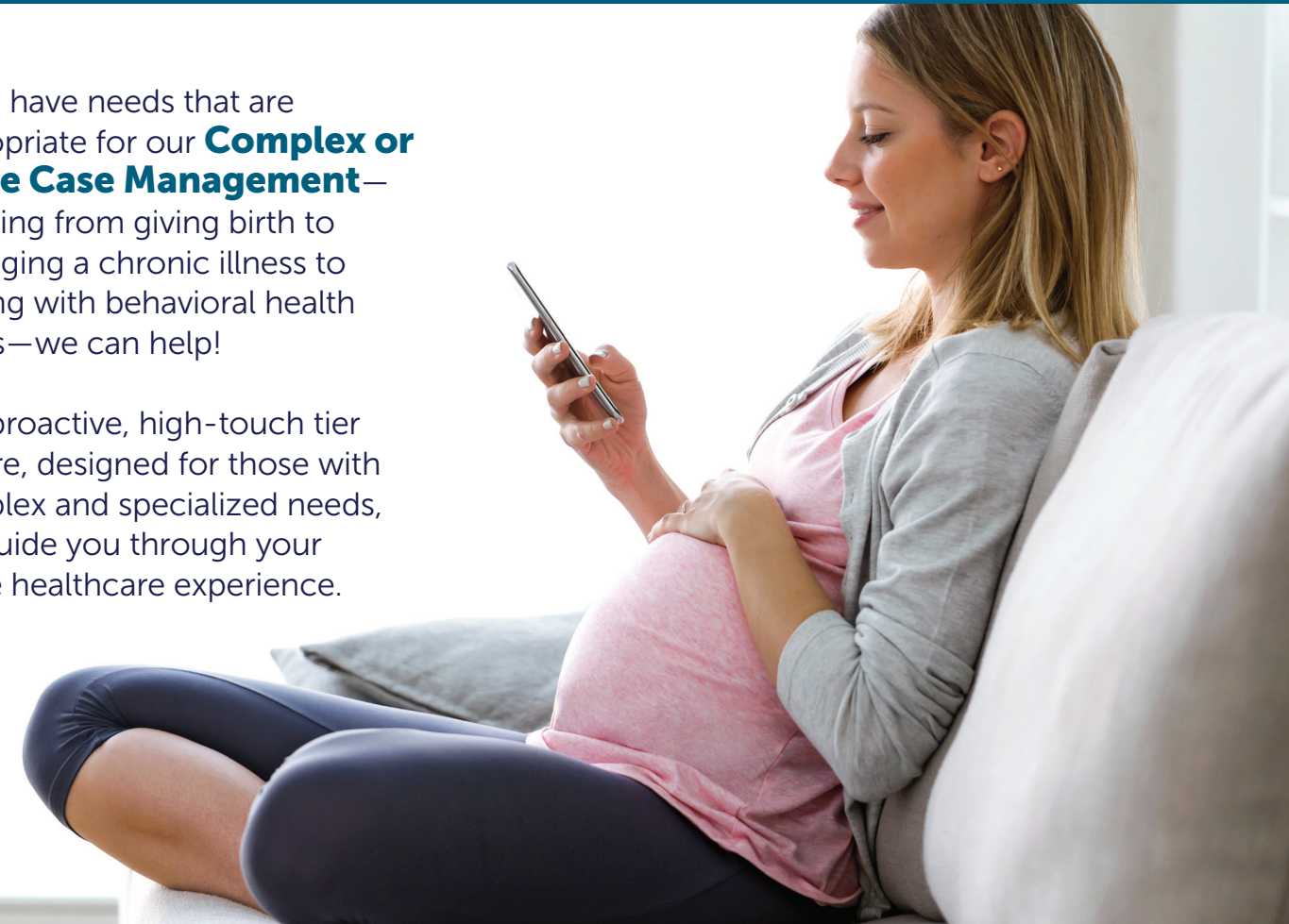
Once connected, you may securely message the Narus Care team for assistance with:

- Finding a doctor or specialist
- Discussing a health concern
- Getting help with a bill or Explanation of Benefits (EOB)
- Requesting a medication refill
- Asking questions about copays and claims



If you have needs that are appropriate for our **Complex or Large Case Management**—anything from giving birth to managing a chronic illness to dealing with behavioral health issues—we can help!

This proactive, high-touch tier of care, designed for those with complex and specialized needs, will guide you through your entire healthcare experience.



Complex and Large Case Management use a dedicated team of nurses, social workers and care coordinators to provide:

- An individualized care plan
- Assistance coordinating your care needs
- Assistance with engaging doctors and other specialists
- A listening ear between doctor visits
- Education and help understanding treatments and medications
- Resources to help caregivers practice self-care, and provide relief from fatigue and stress
- Immediate access to a centralized place to organize and keep digital copies of your important papers
- Guidance with health benefits, coverage and bills

With Complex and Large Case Management, our experienced care team can help you or covered family with cases such as:

- Maternity care
- Cardiovascular disease
- Cancer/neoplasm
- Metabolic and endocrine conditions
- Respiratory diseases
- Gastrointestinal diseases
- Neurological diseases
- Diseases of the genitourinary system
- Infectious diseases
- Musculoskeletal diseases
- Behavioral diseases
- Other complex conditions

The Lucent Rx Specialty Pharmacy Program was designed to help you navigate a complex environment and get your prescribed treatments swiftly and affordably. Lucent Health's data-driven approach pinpoints opportunities that proactively save you money.

Lucent Rx Specialty Pharmacy Program is your concierge resource.

If you have a complex medical condition, specialty prescription drugs may be the most effective treatment. But the cost can often rise by a double-digit percentage each year.

Fortunately, an effective strategy can prevent this from happening to you.

If your medication is on the Lucent Specialty Rx List, call 877-214-2130 to speak with a Lucent Rx care coordinator.

How It Works

A team of certified pharmacy technicians works with you to determine the best options for meeting your unique needs. For example:

- **Drug Manufacturer Assistance Programs:** Many manufacturers offer programs to alleviate the financial burden. Lucent Rx will help you navigate available programs and eligibility criteria.
- **Select Domestic Sourcing:** Lucent Rx coordinates access to select partnerships with providers nationwide. You may be able to receive your medication directly in the mail at a lower price.
- **International Sourcing:** Lucent Rx provides access to its partner in Canada, a single-payer system in which the government negotiates drug pricing with manufacturers. You may be able to have your medication delivered to your front door at a heavy discount.

These services are provided to you individually and are not considered a health plan. Results are not guaranteed.

We understand the importance of **exceptional care management**. While most third-party administrators outsource care management to another vendor, we offer members a dedicated support team with experience in specific diseases and conditions, helping you more easily understand diagnoses and access care. Here's what we offer.



Diabetes Care

We go beyond medical expertise and offer compassionate support for members diagnosed with diabetes. If you're facing a diabetes diagnosis, you will have access to a certified diabetes educator to help you manage the disease, technology and devices, and nutrition and exercise.



Behavioral Care

If you are struggling with issues with anxiety, depression, substance use disorders or other behavioral health conditions, help is available. Our Narus Health behavioral team and our partner YouTurn Health help individuals and families impacted by mental health challenges and related substance misuse issues.



Maternity Care

Your plan benefits include access to the Narus Health Beginnings Maternity Program, specifically designed to help during pregnancy and postpartum. A registered nurse works as your advocate and liaison, providing guidance and support throughout your pregnancy and postpartum journey.



Oncology Care

We offer oncology care management to help patients and their families navigate each step of the cancer journey. In addition to hands-on case management and utilization management, diagnosed patients receive behavioral health and nutritional support, and a patient advocate offers ongoing information, support and guidance.



Transplant Care

Team members help patients meet and maintain health goals to qualify for a transplant; select the right transplant center for their needs; manage the financial components, stress and emotions; and stay healthy after the transplant. Our care coordinators are available to help assuage fears and provide actionable advice and information.



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