

KNOW YOUR BENEFITS

A Member Quick-Start Guide



DCA OUTDOOR

Administered by Marpai Health
Powered by Velora

Welcome to Your Health Plan. This guide is your quick-start reference for everything you need to access care, find providers, manage prescriptions, and get help. Keep it handy — your Marpai team is always just a call away.

01

WHO POWERS YOUR HEALTH PLAN?

Velora

YOUR PLAN COORDINATOR

Velora designs and manages your entire health plan — ensuring every piece works together seamlessly.

📞 Marpai Member Services

1-855-389-7330

MARPAI

YOUR THIRD PARTY ADMINISTRATOR

Marpai Health administers your claims, manages your ID cards, and provides your member portal and app.

- ◆ Processes all medical and pharmacy claims
- ◆ Provides your digital ID card and member portal
- ◆ Your #1 point of contact for any plan question

🌐 Member Portal

goMARPAI.com

Contact Marpai for ALL of the Following:

- ✓ **Verifying in-network providers** — Confirm your doctor is in-network before your appointment
- ✓ **Pre-Authorizations & Pre-Certifications** — Required for certain procedures, surgeries, and specialist referrals
- ✓ **Claims questions** — EOB explanations, billing disputes, or unexpected charges
- ✓ **Benefits questions** — Deductibles, copays, out-of-pocket limits, and covered services
- ✓ **Finding in-network providers or facilities** — Primary care, specialists, labs, imaging, surgery centers
- ✓ **Pharmacy & prescription questions** — Drug coverage, prior authorizations, cost-saving alternatives
- ✓ **Any other health plan need** — When in doubt, call Marpai first — they will direct you

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YOUR MARPAI APP & MEMBER PORTAL

Everything you need to manage your health plan is available 24/7 through the Marpai Member App and the goMARPAI member portal.

DOWNLOAD THE APP

Opyn Health

Apple App Store & Google Play

COMPANY CODE

8964-2078

Enter when registering for the first time.



What You Can Do In the App

- ◆ View and share your digital ID card
- ◆ Track deductible, out-of-pocket, and claims status
- ◆ Search for in-network providers near you
- ◆ Compare procedure costs before your visit
- ◆ Message or call your Marpai care team directly
- ◆ Access virtual care and all plan benefits

Setting Up Your Account

1

Receive Your Welcome Email

On or shortly after your plan's effective date, you will receive an email to activate your account. Check your inbox — including spam/junk — on your start date.

2

Register Online or in the App

Visit goMARPAI.com or download the Marpai Health app from the App Store or Google Play. Enter Company Code 8964-2078 when prompted.

3

Didn't Get an Email?

Contact your HR/benefits administrator or call Marpai at 1-855-389-7330. Subscribers, spouses, and dependents 18+ can each create their own account.

⚠ IMPORTANT: How to Help Your Provider Verify Your Insurance

Our health plan uses the **Cigna PPO** network, but eligibility and benefits are managed by our Third Party Administrator (TPA), Marpai. Because of this, providers cannot verify your coverage by searching the **Cigna PPO** system directly — they must contact Marpai.

When checking in at any appointment, please provide your provider's office with the following:

1. Present your insurance ID card.
2. If the front desk says they "cannot find you in the system," please ask them to verify your eligibility directly through Marpai — NOT through **Cigna PPO**:
 - Phone: **1-855-389-7330**
 - Website: <http://gomarpai.com>
3. You can also let them know:

*"My plan uses **Cigna PPO**, but it is self-funded and administered by Marpai. Please contact Marpai at **1-855-389-7330** to verify my eligibility and benefits."*

Do not leave an appointment without being seen. If a provider's office is having difficulty, ask them to call Marpai while you are there.



Always verify before your appointment. Seeing an out-of-network provider may result in higher costs or denied claims. When in doubt, call Marpai at **1-855-389-7330** before your visit.

Your Primary Network — Cigna PPO

Your plan uses the Cigna PPO network. Always search here first.

How to Search:

- ① Go to hcpdirectory.cigna.com and click "Search as Guest" — no login needed.
- ② Under the network selection, choose **Cigna PPO**.
- ③ Search by location. Always confirm with the provider they accept Cigna PPO before scheduling.

Secondary Network — PHCS Out of Area (if not found in Cigna PPO)

If your provider is not in Cigna PPO, check the **PHCS Out of Area Network** before assuming out-of-network.

Option 1: Call Marpai at 1-855-389-7330 — they can instantly verify PHCS participation.

Option 2: Search at providersearch.multipian.com — select PHCS as the network.

At the office, show the PHCS Out of Area logo on the back of your ID card and ask them to bill using the bill using your PHCS Out of Area network information.

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YOUR PHARMACY BENEFITS

MARPAIRX PHARMACY PLAN

Powered by MarpaiRx

Your MarpaiRx pharmacy plan info is on your ID card. Use the Marpai app or portal to manage your prescriptions.

RX CUSTOMER SERVICE

1-855-389-7330

- ◆ Show your ID card at any in-network pharmacy
- ◆ Access 60,000+ pharmacies nationwide
- ◆ Mail-order for maintenance medications
- ◆ Virtual visit Rx sent electronically

Medication Search & Drug Lookup

Use Your Marpai App or Portal

Before filling a prescription, use the MarpaiRx “Your Personal Toolkit” to search and price medication, find a pharmacy, check status of active medications and prior authorizations.

- ① Visit gomarpai.com
- ② If not yet registered, click “Need an account? Sign Up”
- ③ Create an account
- ④ Select “Manage my prescriptions”

Need specialty medication help? Call Marpai at 1-855-389-7330.

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VIRTUAL CARE & TELEHEALTH

Powered by Opyn Health

Your plan includes **Opyn Health** virtual care — 24/7 access to licensed physicians, therapists, and primary care providers from any device. No waiting rooms. No commute.

 Visit Online

live.opynhealth.com

 Call Anytime

1.866.668.6272



Virtual Urgent Care

24/7 / 365 Access

- ◆ Cold & flu, sinus problems
- ◆ Ear infections, allergies
- ◆ UTI, nausea, rashes
- ◆ Pink eye, sore throat
- ◆ Second opinions
- ◆ Rx sent electronically
- ◆ 70% of low-acuity illness handled virtually

Call, get triaged, and consult with a physician. Prescriptions sent electronically.



Virtual Primary Care

Build a Relationship with Your Doctor

- ◆ Establish a primary care physician
- ◆ Manage ongoing health conditions
- ◆ Medication management & refills
- ◆ Lab test orders & review
- ◆ Health assessments & screenings
- ◆ In-network specialist referrals

Visit live.opynhealth.com to select a provider and schedule your preferred time.



Virtual Counseling

Licensed Therapists & Counselors

- ◆ Depression, anxiety, stress
- ◆ Relationship & parenting issues
- ◆ Substance abuse support
- ◆ Life changes & grief
- ◆ Master-level therapists
- ◆ Multiple parties can join sessions
- ◆ Appointments at your convenience

Log in at live.opynhealth.com — you will be matched with a therapist at your chosen time.

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QUICK REFERENCE — WHO TO CALL FOR WHAT

If You Need Help With...	Who to Contact	Phone / Website
Claims questions, EOB explanations	Marpai Member Services	1-855-389-7330
Verifying in-network providers (Cigna PPO or PHCS Out of Area)	Marpai Member Services	1-855-389-7330
Pre-authorizations & pre-certifications	Marpai Member Services	1-855-389-7330
Benefits questions (deductibles, copays, coverage)	Marpai Member Services	1-855-389-7330
App & portal access/account setup	goMARPAI.com Powered by Oryn Health	goMARPAI.com App Store / Google Play
Cigna PPO provider search	Cigna PPO Provider Directory	hcpdirectory.cigna.com
PHCS Out of Area network provider search	PHCS Out of Area	providersearch.multiplan.com
Pharmacy coverage & drug lookup	MarpaiRx	goMARPAI.com 1-855-389-7330
Prescription cost savings/specialty drugs	Marpai Member Services	1-855-389-7330
Virtual urgent care (24/7)	Oryn Health	live.opynhealth.com 1.866.668.6272
Virtual primary care visits	Oryn Health	live.opynhealth.com 1.866.668.6272
Virtual counseling / behavioral health	Oryn Health	live.opynhealth.com 1.866.668.6272

When in doubt — call Marpai first.

Your Marpai team can answer virtually any question about your health plan, direct you to the right resource, and advocate on your behalf — from your first claim to your most complex care situation.

1-855-389-7330

goMARPAI.com | Marpai Health App (iOS & Android)