

Get to Know Your ID Card

Your Bywater ID card contains all the information you, your doctor's office, and pharmacist will need to access your health insurance information. Please be sure to show your card EVERY TIME you visit your healthcare provider or pharmacy.

Subscriber		Claims Submission	Eligibilit
Company Name	Bywater	This plan is administered by Bywater.	Call Bywater at 1-800-337-0792 to verify eligibility.
GROUP #: XXXXXX		EDI #: XXXXX	tony ongionay.
SUBSCRIBER: John Doe	Medical Plan COVERAGE: Employee + Child(ren)	Mail: 15422 Detroit Avenue Lakewood, OH 44107 Group #: XXXXXX	Possession of this card or obtaining pre-certification does not guarantee coverage or payment for the service
	Contact Bywater: Cigna. 1-800-337-0792 Cigna PPO "S"	To find a provider, please visit	or procedure reviewed. Benefits are not insured by network or affiliates.
DEDUCTIBLE	For 24/7 Portal Access:	www.myCigna.com	
In-Network: \$1000	Bywater.VbaGateway.com	AWAY FROM HOME CARE	G Pre-Certificatio
Out-Of-Network: \$1000	Pharmacy Plan		Contact Bywater for all other
B OUT OF POCKET MAX	RXBIN: 020958 RXPCN: 07960000 G TRUE		questions: 1-800-377-0792.
In-Network: \$1000	RXGRP: XXXXXX		See plan description for details.
Out-Of-Network: \$1000	Pharmacy Help Desk: 1-866-921-4047 www.TrueRx.com		Penalty may apply for failure to pre- certify according to requirements.

- This is your Bywater Member ID number.
- B Deductible reflects your coverage tier. If you have a dependent covered, your ID Card will indicate family Deductible and Out of Pocket Maximum. Please reference your Bywater Plan Document for further guidance.
- Your pharmacy needs the BIN, PCN, and group numbers when filling prescriptions. They may also require the numbers to call to verify pharmacy coverage.
- All the information needed for sending medical claims to Cigna to start the payment process.
- Cigna is the network for your providers. Please refer to the *Find a Health Care Professional* handout for more information.
 - Your provider will need to call Bywater at **(800) 337-0792** to verify your eligibility and benefits. Call this number with questions or concerns.
- G Important information for all members.