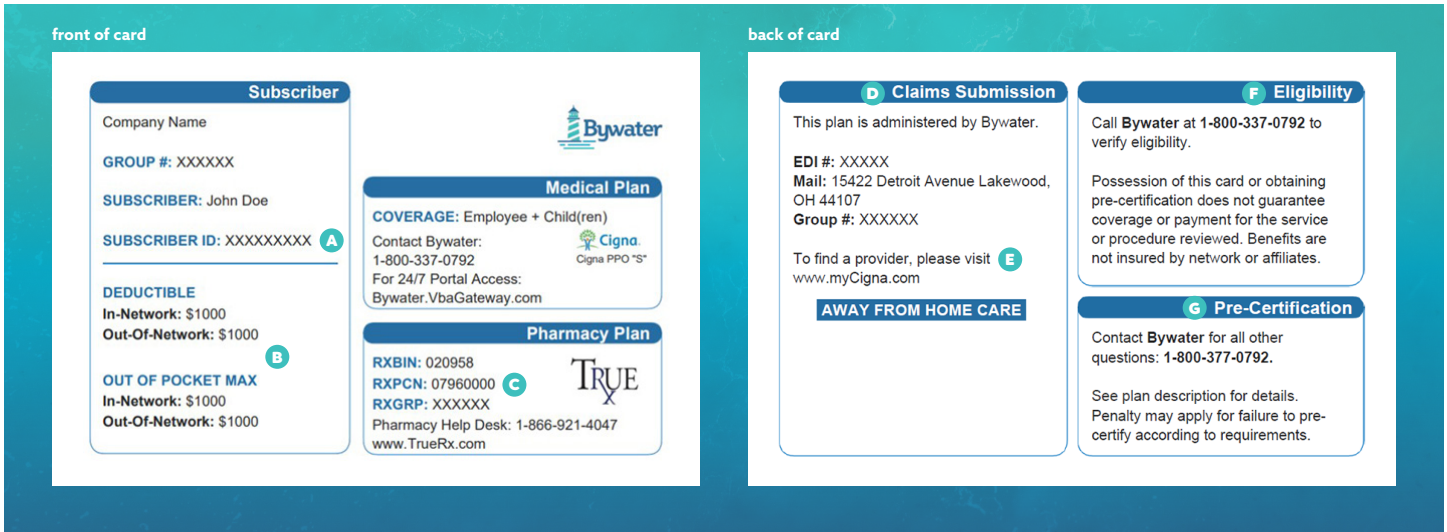


Get to Know Your ID Card

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.



- A** 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.
- C** Your pharmacy needs the BIN, PCN, and group numbers when filling prescriptions. They may also require the numbers to call to verify pharmacy coverage.
- D** All the information needed for sending medical claims to Cigna to start the payment process.
- E** Cigna is the network for your providers. Please refer to the *Find a Health Care Professional* handout for more information.
- F** 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.