



Member Portal Navigation Guide

Create[®] Technology by MagnaCare is the platform powering your mobile app and service portal. Use this guide as a quick reference when accessing these tools.

MAGNACARESM

Create® Technology

Dashboard & Links

DASHBOARD

A snapshot view of Your Providers – Recent Visits or Favorites, Finances, Your Inbox and Quick Links.

CARDS

View, download, print or email your ID Cards (if your plan offers this feature).

FINANCES

Provides an overview of deductible (if applicable) and out-of-pocket expenses incurred during the plan year.

CLAIMS

View claims from your doctor visits. Search by EOB/Reference #, date, or claim type.

FIND A PROVIDER

Search for medical providers, and connect to other benefits.

COVERAGE SUMMARY

View coverage status (Enrolled / Dis-Enrolled), who is covered and plan details.

ELIGIBILITY & BENEFITS

Displays your eligibility and coverage status by date of service, covered benefits and costs.

MEMBER PROFILE

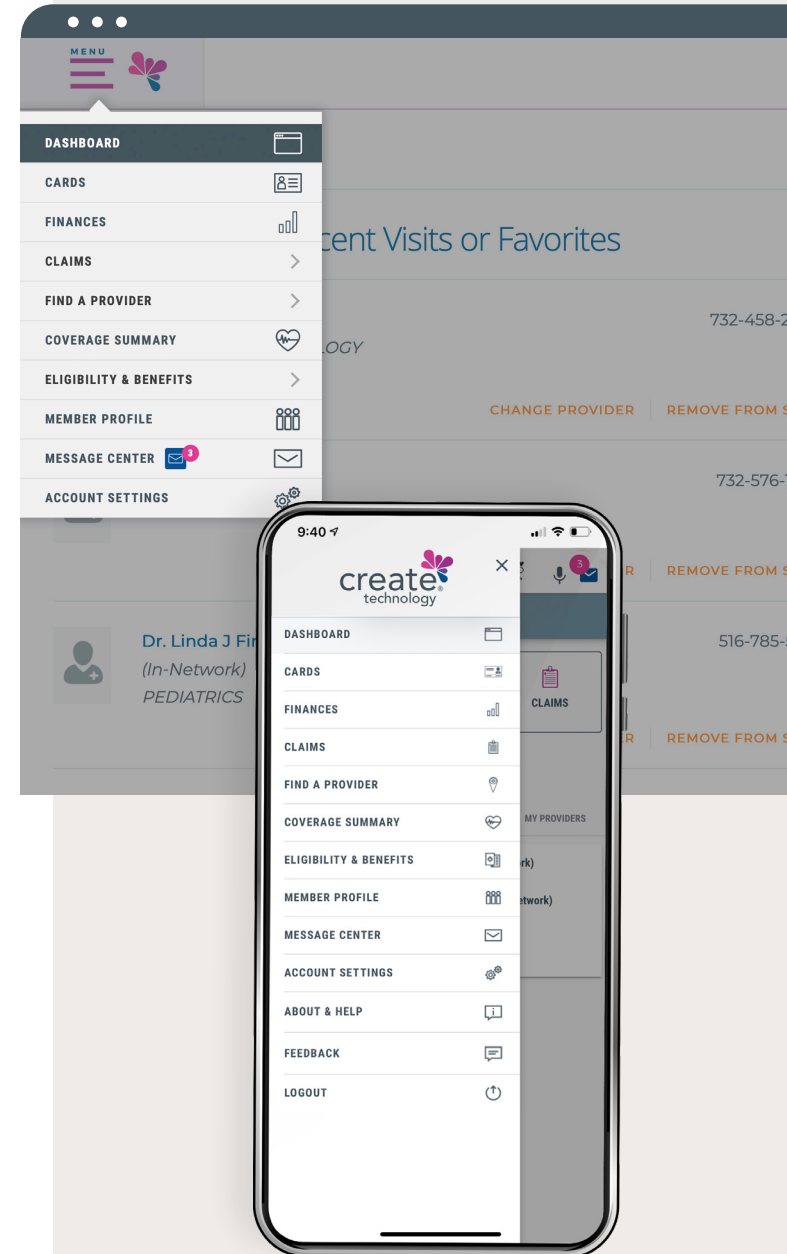
View demographic information such as your address, phone number, preferred communication method, and additional coverage.

MESSAGE CENTER

Read messages from your benefits administrator from the last 12 months. The read messages/notifications are sorted by date.

ACCOUNT SETTINGS

View login details, Explanation of Benefits (EOB) acknowledgments, and communication preferences.



The Dashboard gives you a snapshot view of Your Providers – Recent Visits or Favorites, Finances, Your Inbox and Quick Links. Consider this your home page.

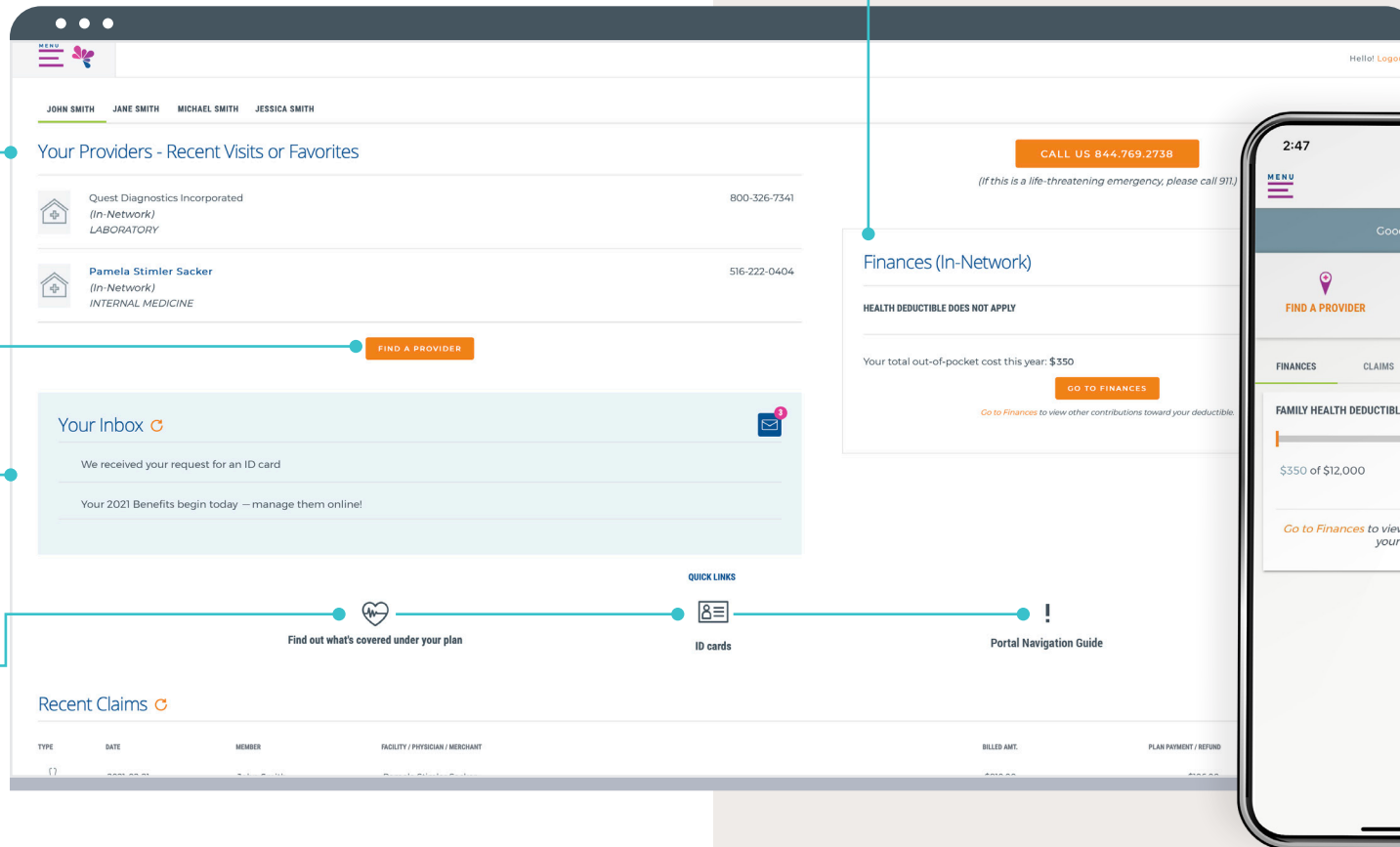
Displays recent visits or doctors added as 'Favorites'

Find a participating provider

View Plan messages, recent requests and outstanding items

Quick Links:
Access to helpful information like coverage details and ID cards.

View in-network accumulator



Use the Card menu to view or display to your provider a **digital version of your ID cards.**

To order a card, please contact your benefits administrator.

Download an image of your card to your device.

Print an image of your card from your computer.

Email an image of your card to any email address.

The image shows a desktop web browser displaying a digital health card for 'John's Health Card'. The card includes member information for John Smith, Jane Smith, Michael Smith, and Jessica Smith. It lists various services and costs, such as Primary Care (\$00), Specialty Care (\$00), and Member Cost Share. A 'Questions?' section provides contact information for Fund Office, Behavioral Health, Dental, and Vision. An 'Out-of-Area Coverage' section lists a network of providers. The card is branded with 'create technology' and 'MAGNACARE'. A mobile phone is shown in the foreground, displaying the same card information in a mobile app format. A dropdown menu is open on the mobile app, showing options: 'View card', 'Download as a PDF', 'Print', 'Email card', and 'Refresh card'. The desktop page also has a 'MENU' icon in the top left and a 'Hello! Logout' link in the top right.

The Finances tab allows you to view your individual and family deductible (if applicable) and any out-of-pocket expenses incurred during a plan year.

If applicable:

Deductible:

The amount of money you must spend before the plan begins to pay

Out-of-pocket expenses:

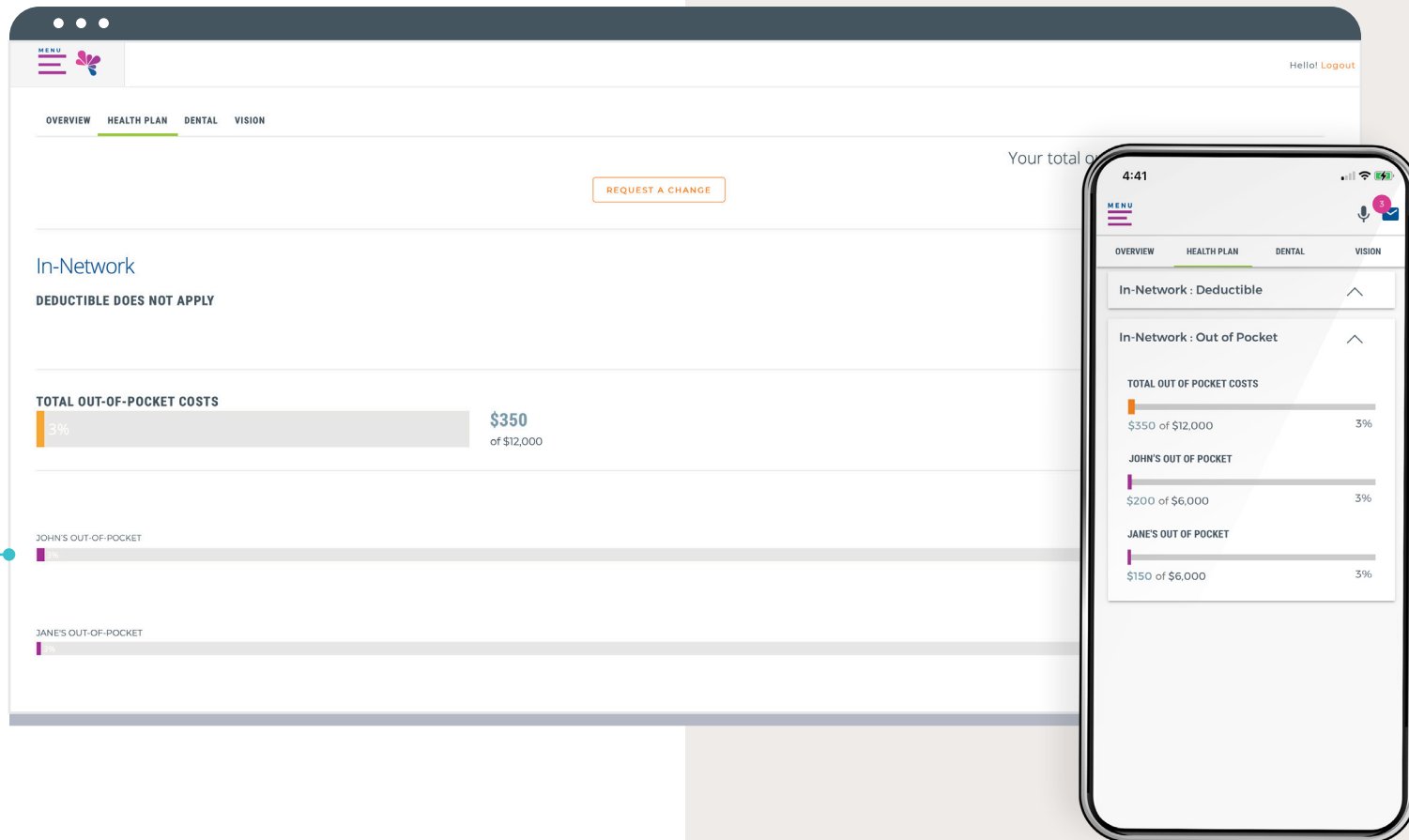
Copay, deductible, coinsurance, or other costs you have paid

Out-of-network:

Providers who are not contracted, or participating, in your network

In-network:

Providers who are contracted, or participating, in your network



If you have dependents on your plan, there is an option to view deductibles by dependent.

You can view Claims submitted by doctors, hospitals, pharmacies, and applicable dental and vision providers.

Below is an example of Claim Details. You can view total billed amount, what the plan paid, what you may owe (usually a copay/deductible/coinsurance), claim number, member ID, provider name, and participation status. If an Explanation of Benefits (EOB) is available, you can click the link to view it in PDF format.

The search options include:

- Claim #/EOB (Explanation of Benefits)/Reference #
- Date of Service
- Type of claim (e.g., doctor's office visit vs. hospital visit)
- Member/patient (policy holder, spouse, dependent)

You can click on claims that have processed and finalized.

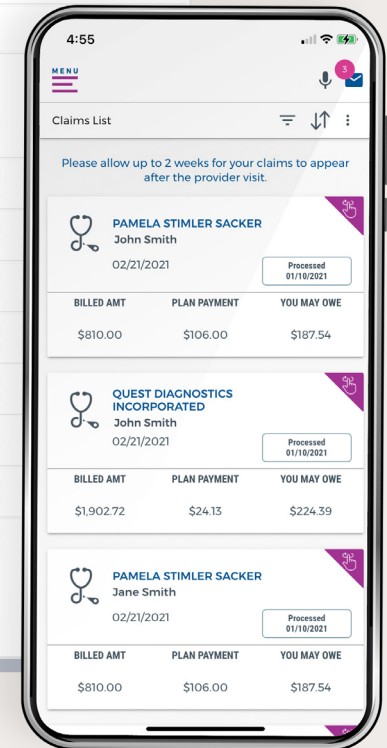
If a claim is pending (still processing), the claim will display but it cannot be selected to view.

Note the Plan Paid/Refund column in the example.

The screenshot shows a web application interface for viewing claims. On the left is a filter sidebar with sections for 'Filter by:', 'DATE', 'CLAIM STATUS', 'CLAIM TYPE', and 'MEMBERS'. The main area is a table with the following columns: TYPE, DATE, MEMBER, FACILITY / PHYSICIAN / MERCHANT, BILLED AMT., PLAN PAYMENT / REFUND, YOU MAY OWE, and STATUS. The table contains 10 rows of claim data.

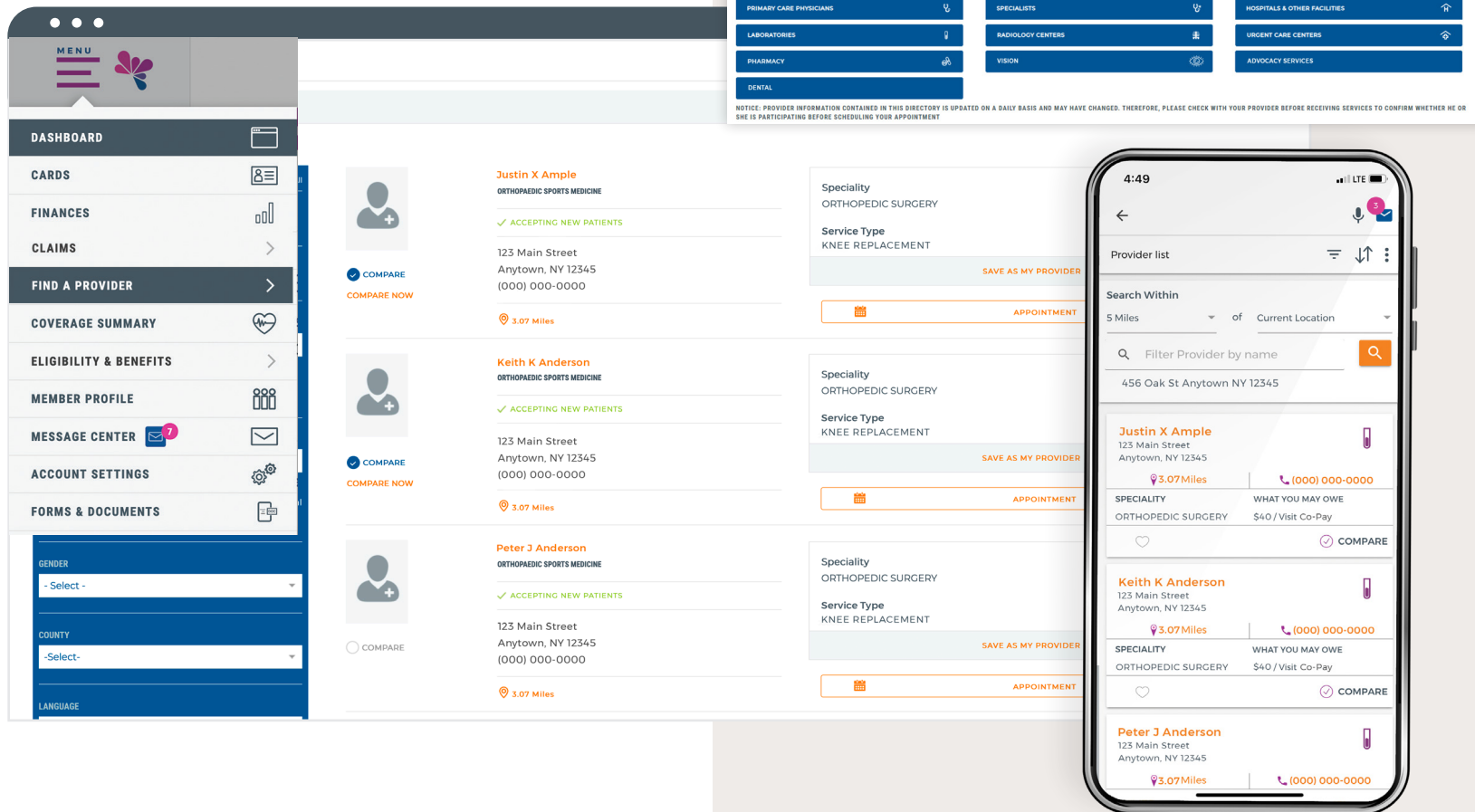
TYPE	DATE	MEMBER	FACILITY / PHYSICIAN / MERCHANT	BILLED AMT.	PLAN PAYMENT / REFUND	YOU MAY OWE	STATUS
🔗	2021-02-21	John Smith	Pamela Stimler Sacker	\$810.00	\$106.00	\$187.54	Processed 01/10/2021
🔗	2021-02-21	John Smith	Quest Diagnostics Incorporated	\$1,902.72	\$24.13	\$224.39	Processed 01/10/2021
🔗	2021-02-21	Jane Smith	Pamela Stimler Sacker	\$810.00	\$106.00	\$187.54	Processed 01/10/2021
🔗	2021-02-12	Michael Smith	Dina Pahlajani	\$740.00	\$221.70	\$40.00	Processed 02/05/2021
🔗	2021-02-10	Michael Smith	Dina Pahlajani	\$150.00	\$20.00	\$20.00	Processed 01/06/2021
🔗	2021-02-10	Jessica Smith	Stacey Shapiro	\$190.00	\$153.57	\$4.24	Processed 01/10/2021
🔗	2021-02-10	Jessica Smith	Stacey Shapiro	\$60.00	\$4.30	\$11.67	Processed 01/10/2021
🔗	2021-02-09	Jane Smith	Kauser Yasmeen	\$250.00	\$80.00	\$20.00	Processed 02/20/2021
🔗	2021-01-31	John Smith	Fikret Kajoshaj	\$610.00	\$97.50	\$39.81	Processed 01/10/2021

You can see how much the doctor billed for the visit, how much the plan allowed, and whether there is any remaining balance or cost-sharing you may be required to pay.

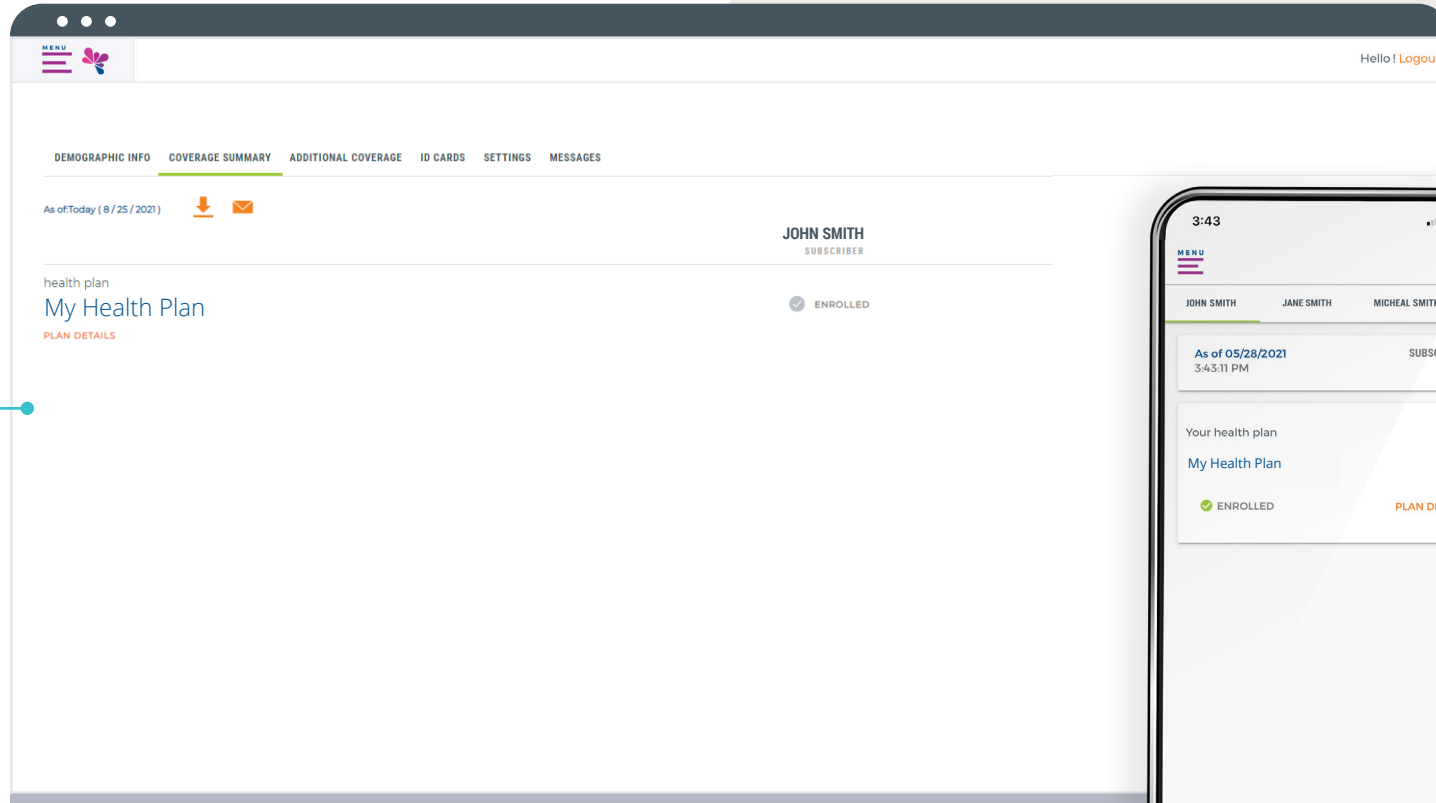


Finding a provider is easy! Our technology platform will direct you to the Provider Network search engine that you need.

Whether you're looking for a primary care provider or a vision provider, Create® Technology will get you there either directly or through a link to your benefits vendor.



The Coverage Summary displays the Plans that you and your family are enrolled in.



Click on the 'Plan Details' link to view the policy Coverage Tier, Coverage Effective dates and name of the individuals that are part of your plan.

Use Eligibility & Benefits Summary to view the following plan details:

- Plan Name, Effective Date and Network
- Current eligibility status for Institutional (Inpatient) benefits and directions for verifying eligibility for Professional (Outpatient) benefits
- If applicable: Individual and Family Deductible, Out-of-Network expenses and Out-of-Pocket costs

Use the 'Printer' and 'PDF' icons to print or download a copy of your eligibility record.

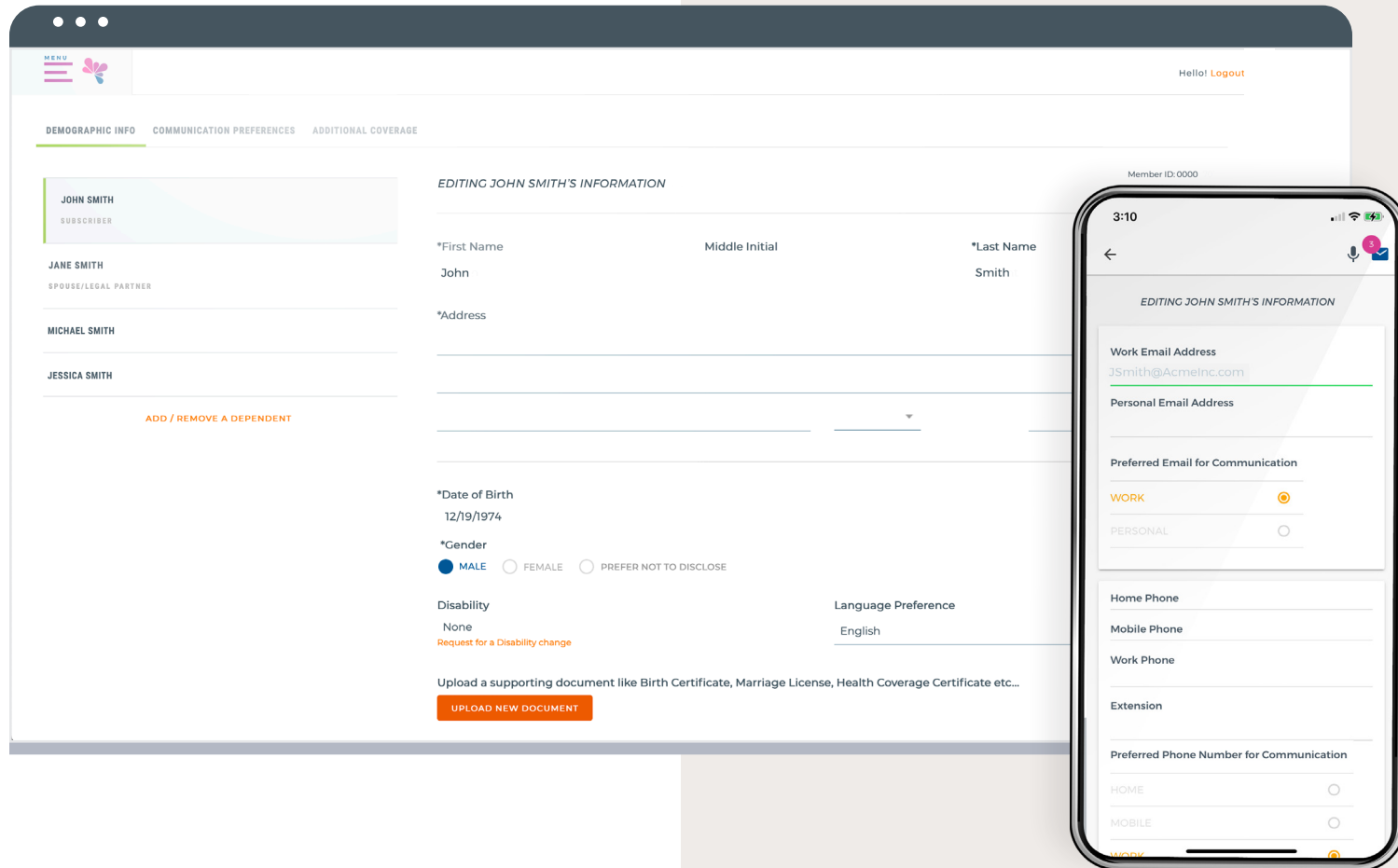
The screenshot shows a web application interface for Magnacare. At the top, there is a navigation bar with a 'MENU' icon and a user greeting 'Hello! Logout'. Below this, a 'Date of Service' field is set to '10/09/2021' with a 'SEARCH' button. The main content area is titled 'ELIGIBILITY FOR DATE OF SERVICE 10/09/2021' and includes a search bar for services. Below the search bar, there is a table with columns for MEMBER NAME, RELATION, YOB, EFFECTIVE DATE, PLAN NAME, NETWORK, GROUP #, PLAN SPONSOR, PROFESSIONAL, and INSTITUTIONAL. The table shows one member, John Smith, who is a Subscriber, born in 1976, with an effective date of 8/24/2021. The plan name is '1021 Pension, Hospitalization and Benefit Plan of the Electrical Industry'. The professional and institutional eligibility status is 'Eligible'. Below the table, there are three sections: 'OFFICE VISIT', 'INPATIENT HOSPITAL', and 'OUTPATIENT SERVICES'. Each section contains a table with columns for BENEFIT, IN-NETWORK, and OUT-OF-NETWORK. The 'OFFICE VISIT' section includes rows for Physician - Office Visit, Pediatric - Office Visit, Physician - Home Visit, and Specialist - Office Surgery. The 'INPATIENT HOSPITAL' section includes rows for Medical - Inpatient Hospital Services, Rehabilitation - Inpatient Hospital Services, Nursery - Inpatient Hospital Services, and Hospice - Inpatient Hospital Services. The 'OUTPATIENT SERVICES' section includes rows for Physician Services - Outpatient Hospital, Clinic Services - Outpatient Hospital, Surgical Assistance, and Anesthesia Services. Each row in these sections provides details on co-pay, deductible, and coinsurance for both in-network and out-of-network services, along with any applicable limitations.

In the Member Profile menu, you can view Demographic Information, Communication Preferences and any Additional Coverage.

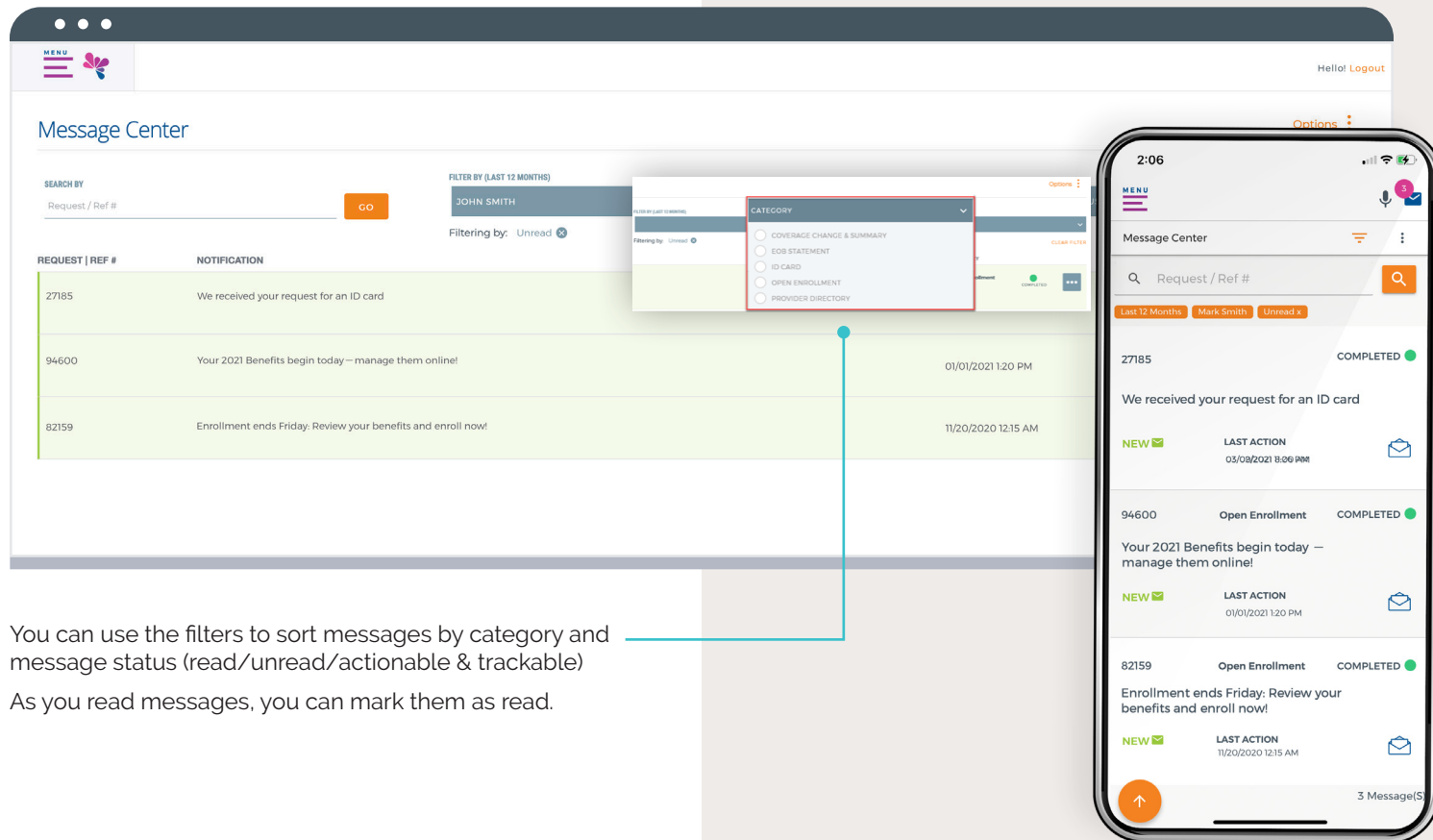
Demographic Info: View your address, SSN, gender, DOB, enrollment status. To make edits please contact your Benefits Administrator.

Communication Preferences: Use this tab to edit and update your phone number and email.

Additional Coverage: To add other coverage such as Medicare or other health insurance, please contact your Benefits Administrator




In the Message Center you can view messages such as Explanation of Benefits and requests from your Benefits Administrator.



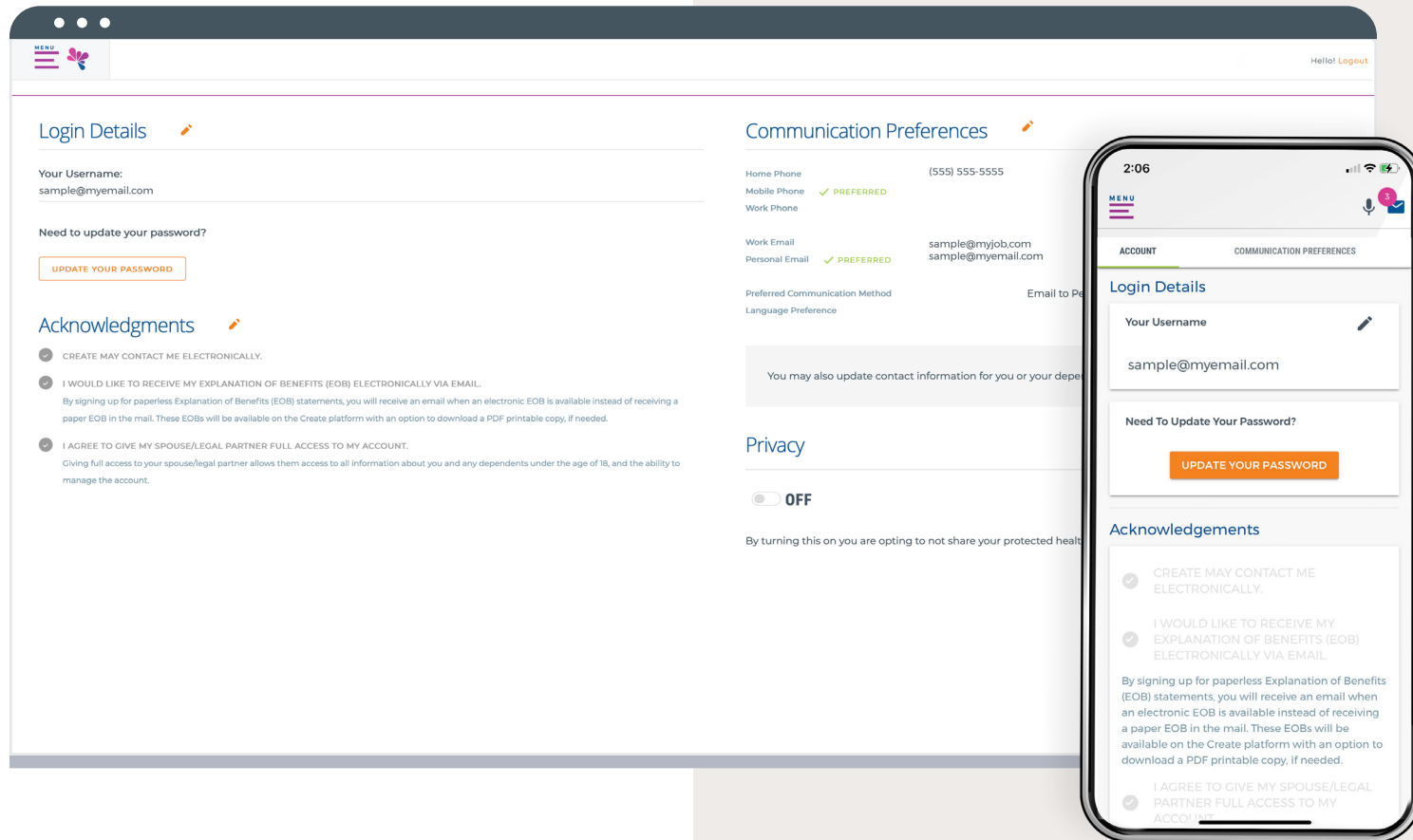
You can use the filters to sort messages by category and message status (read/unread/actionable & trackable)

As you read messages, you can mark them as read.

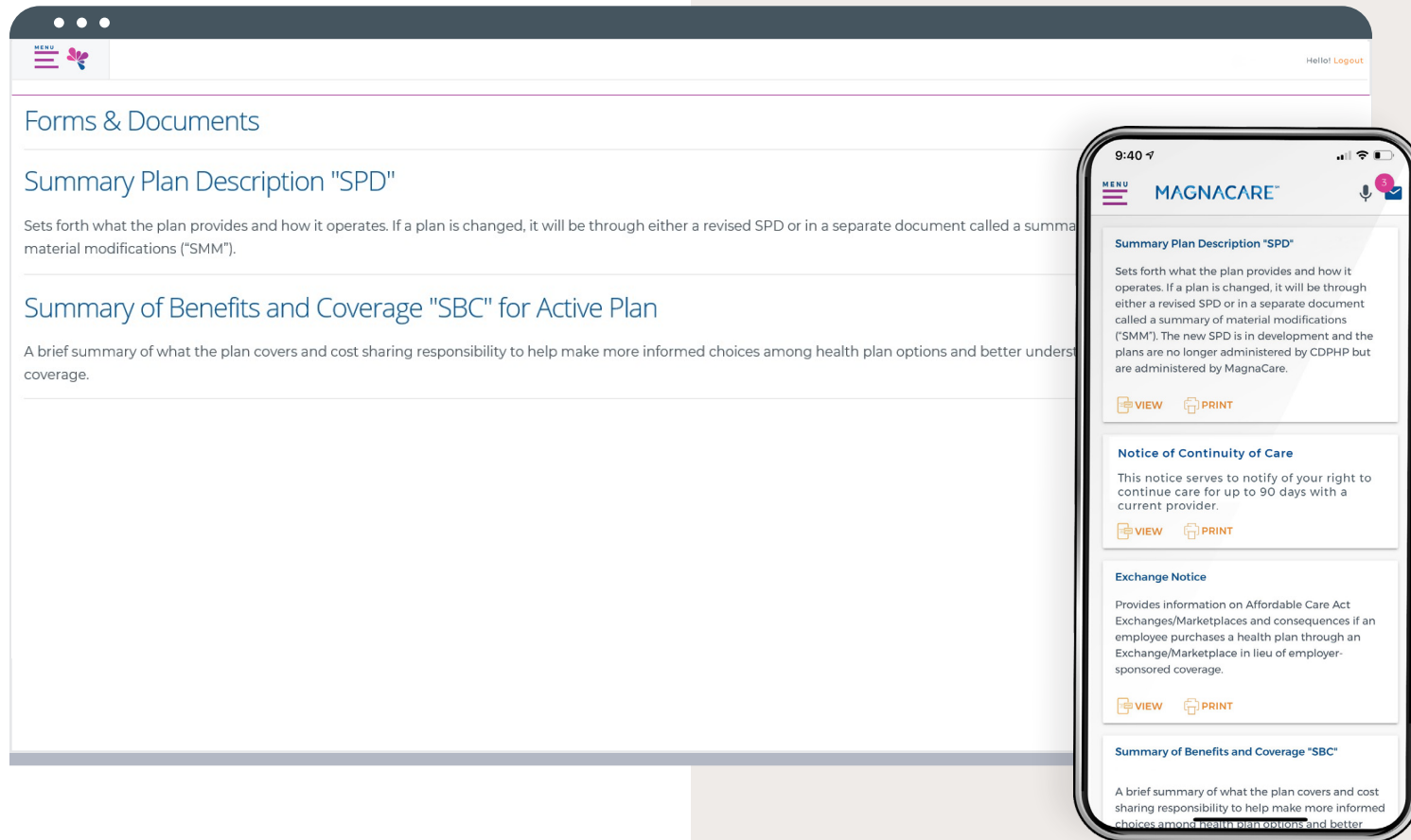
Go to Account Settings to update your communication preferences, reset your password and choose how you would like us to communicate key plan documents with you.

 **To edit your information, click on the orange pencil.**

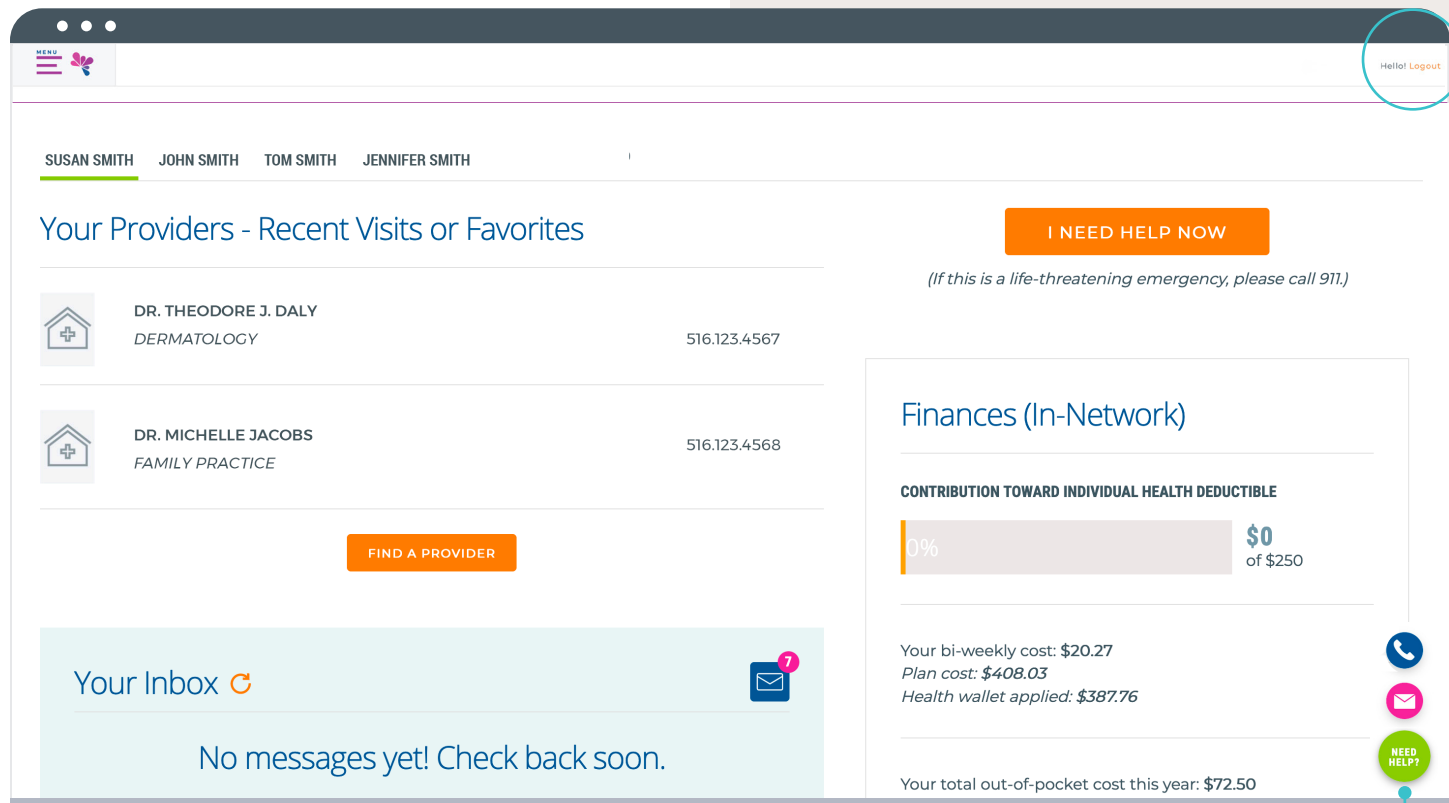
We encourage you to keep our phone numbers and emails addresses up-to-date on the portal.



Use the **Forms & Documents** to view and download Plan documents such as Summary Plan Description (SPD).



To **log out of the Member Portal**, press Logout on the upper right-hand corner of the page. This will bring you back to the Login page.



To contact a Customer Service Representative, scroll to the bottom of any screen for the contact number and email address or click on the 'Need Help' button located at the bottom right corner of the screen.

MAGNACARESM

Access your account online at www.mycreatehealth.com/employee,
or download the **MyCreateHealth** app from the App Store or Google Play.

