

10 things to know about your Transcarent Benefits

1. WHAT IS TRANSCARENT?

Transcarent is your on-demand, personalized app for your health and care needs.

Access care the same way you'd text a friend, book a ride, or stream a movie—with Transcarent's powerful and intuitive mobile platform backed by Health Guides—real people, ready to help you 24/7 by phone or email.

Transcarent is your first stop for any non-emergency health and care need—from **everyday care** like chatting with a doctor to more complex needs like **surgery** or **expert medical opinions**.

Everyday Care

2. WHAT IS EVERYDAY CARE?

It's trusted guidance and easy access to on-the-go care, whenever and wherever you need it. Services are available 24/7 on the Transcarent app or by phone:

- Access all your member benefits in one spot on the Transcarent app
- Access to your own personal Health Guide
- Chat with a doctor day or night in 60 seconds
- Locate in-network, quality providers
- Get an expert second opinion after a new diagnosis, or ask a nurse questions about a new diagnosis

3. WHEN IS MY HEALTH GUIDE AVAILABLE AND HOW CAN THEY ASSIST ME?

Your Health Guide is available 24/7 to explain your benefits, identify local providers, aid with acquiring second opinions, get you started with virtual physical therapy or surgery, and assist you with wellness goals like smoking cessation or weight loss. They are a central point of contact to help you navigate anything related to your health benefits, giving you the support you need to prioritize taking care of you and your family.

4. WHAT IS CHAT WITH A DOCTOR?

We make connecting with a doctor as easy as texting a friend. Skip the wait and talk to a doctor when it works for you—in 60 seconds. No pre-registration or appointment required.

5. HOW DOES EXPERT MEDICAL OPINION WORK?

Transcarent's Expert Medical Opinion, powered by The Clinic by Cleveland Clinic, gives you easy and secure access to high-quality second opinions from the comfort of your home. Arranging an in-person visit to a specialist can take months. With Transcarent, you can receive an expert medical opinion virtually from world-renowned specialists. This includes access to 3,500 expert doctors in 550+ subspecialties.

6. WHO IS THIS FOR? CAN MY CHILDREN OR ANOTHER LOVED ONE PARTICIPATE?

These benefits are for you and any covered spouse or dependents on your health plan.

Surgery Care

7. WHAT IS SURGERY CARE?

With Surgery Care, you have access to the nation's top-rated surgeons in the best facilities who specialize in treating your specific condition. High-quality care saves everyone money in the long run through fewer complications and readmissions, so Chubb covers your surgery expense after you meet your deductible. You're even given a dedicated Care Coordinator who will support you throughout the entire process (and take care of all of the logistics, too!).

8. HOW DO I SCHEDULE SURGERY?

Contact a Care Coordinator in the *Surgery Benefits* section of the Transcarent app. Your dedicated Care Coordinator will help you understand your surgery benefits, identify providers specific to your procedure, take care of paperwork, and even schedule travel if necessary (that's covered, too!).

9. WILL I HAVE TO TRAVEL FOR SURGERY THROUGH TRANSCARENT?

Travel may be required to access the highest quality of care. Chubb picks up the travel tab for you and a companion, and your surgery costs are covered at 100%.

10. WHAT SURGERIES ARE COVERED?

Common procedures covered by Transcarent include:



Bariatric



Cardiac

Coronary artery bypass graft, valve repair and replacements



General

Gall bladder removal, hernia repair



Orthopedic

ACL repair, hip and knee replacement, shoulder repair and replacement



Spine

Spinal fusion, artificial disc replacement



Women's Health

Hysterectomy

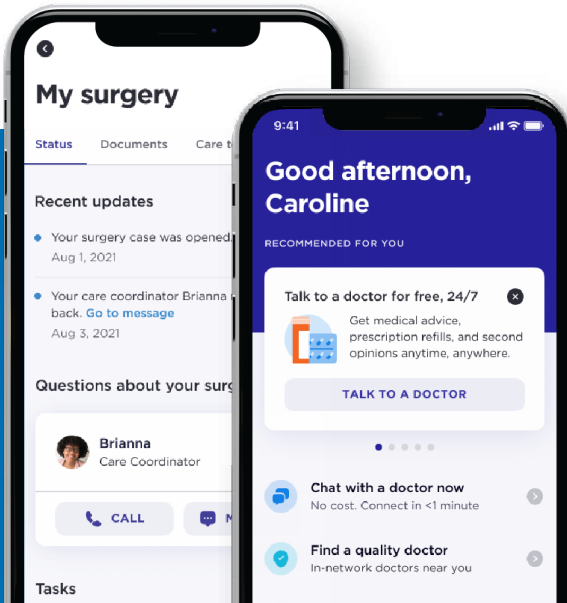


Vascular



Neurological

Excluded procedures: emergency, pediatric (under age 13), cosmetic, dental, diagnostic, vision, and transplant surgeries.



Get Started
Scan to download the Transcarent app today!

webapp.transcarent.ai/activate