



Cancer is hard. Finding the right care doesn't have to be.

Expert guidance, top specialists, care coordinated start to finish.

Call Lantern.

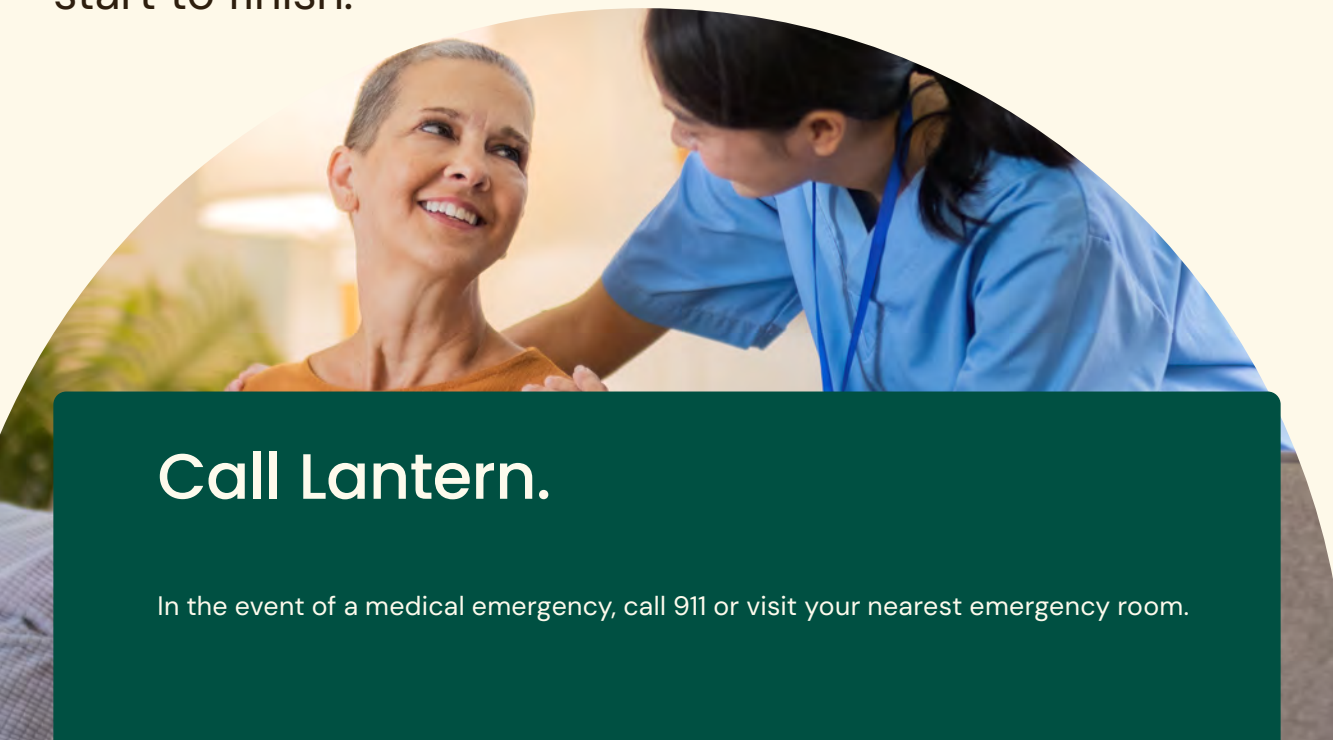
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When your doctor says you need surgery, what's your next call?

Make it this one. The Lantern care team handles the rest.

Call the Lantern care team.

(855) 413-7196
lanterncare.com/for-members

In the event of a medical emergency, call 911 or visit your nearest emergency room.





You don't have to choose between quality and cost.

Expert guidance, faster care, less stress all through Lantern.

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A Better Way to Navigate Surgery

Included in your benefits through IMA Financial, Lantern helps you find high-quality surgery care with personalized guidance and support from start to recovery.

Lantern can help with:

- Planned Surgery
- Second opinions
- Finding high-quality surgeons
- Understanding your benefits and coverage
- Support for covered dependents

Talk with our Lantern Care Team
(855) 413-7196

lanterncare.com/for-members



You Don't Have to Navigate Surgery Alone

Planning for surgery can come with a lot of questions.

Where should you go? How much will it cost? What happens next?

That's where Lantern comes in.

Included in your benefits through IMA Financial Lantern helps you find high-quality surgery care with personalized support along the way.

When you call Lantern, we can help you:

- Find high-quality doctors and specialists
- Understand your treatment options
- Coordinate appointments and next steps
- Lower out-of-pocket costs when eligible under your plan

And because Lantern is already included in your benefits:

- There's no additional cost to use the service
- You do not need a referral to get started

Whether you're ready to schedule surgery or simply exploring your options, Lantern is here to help.

When Should You Call?

You can contact Lantern if you need:

- Planned Surgery
- Want a second opinion
- Need help understanding your next steps
- Want help finding care close to home
- Have questions about surgery costs or coverage

You can even call before scheduling care. Many members reach out while they're still deciding what to do next. Call Lantern at (855) 413-7196

Your Lantern Care Team

When you're dealing with health concerns, it helps to have people in your corner. That's why when you call Lantern, you'll connect with your Care Team who will help guide and support you throughout your surgery journey.

Your Care Team will help you:

- Understand your benefits and coverage
- Coordinate appointments and next steps
- Gather medical records and information
- Answer questions along the way
- Support you before, during and after surgery

Let's Talk About Money

Better care can also mean lower costs.

Lantern works with carefully selected providers who consistently deliver high-quality care and strong patient outcomes. We know reduced or no-cost surgery may sound surprising. Here's how it works:

1. Surgeons want to be part of Lantern's highly selective Network of Excellence because of its focus on quality and outcomes.
2. Lantern negotiates with surgeons to help lower healthcare costs for IMA Financial and members who use the benefit.
3. Better recovery experiences can also help reduce overall healthcare costs.
4. IMA Financial may then reinvest those savings into your benefits — including making some eligible surgeries available at reduced or no additional cost.

What Does Lantern Cost to You?

Lantern is already included in your benefits through IMA Financial.

That means there is:

- No additional enrollment fee
- No cost to speak with our Care Team

Planned Surgery

Many eligible surgery procedures may be available at little or no cost depending on your health plan. Coverage details and savings vary by employer plan.

**Call Lantern
to learn more.**

(855) 413-7196



Surgery Support

Lantern supports planned procedures across many specialties, including:

- Orthopedic
- Spine
- Joint Procedures
- General surgery
- Gastrointestinal
- Ear, nose & throat
- Gynecology
- Urology
- Cardiac care

You may be required to use Lantern for select procedures to ensure high-quality outcomes.

Common Questions

Do I need a referral?

No. You can contact Lantern directly.

Can my family use Lantern?

Yes. Covered dependents on your medical plan may also use Lantern.

What if I already have a doctor?

Call Lantern first at (855) 413-7196. If your doctor is already part of the Lantern network, you may still be able to continue care with them. If not, Lantern can help you explore other high-quality options nearby.

What if I need to travel for care?

Most members receive care close to home. If travel is needed for eligible care, travel support may be available for hotels, gas, meals and airfare. Travel benefits vary by plan.





Call to get started.

Whether you're planning care or facing the unexpected, Lantern is here to help guide you forward. Coverage details, procedure eligibility and cost savings vary by plan.

Talk with your Lantern Care Team today

(855) 413-7196

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