

Tips For Using Your Luminare Health Benefits:



Experience. Solutions. Results.

QUICK TIP:
Having an issue at your physician's office when making or attending an appointment? Be sure to tell them you have a self-funded health plan that rents the Aetna network, and coverage can be verified by using the 800 number on the back of the card

Tip#1 Access your benefits online

- Go to myLuminareHealth.com or download the Luminare Health mobile app.
- You can view your claims, find a doctor, see your deductible, and more.



Tip #2 Know the difference between Luminare Health and your Aetna network

- Luminare Health is your plan administrator. They process claims and manage your benefits.
- Your network, Aetna, is a group of doctors and hospitals that have agreed to provide care at a discounted rate.
 - To find Aetna In-Network providers
 - Go to www.aetna.com/asa (ASA stands for Aetna Signature Administrators)
 - Enter your search criteria (a provider's name or type of provider OR select what you need by category)
 - Review the In-Network results from your search criteria
- Contact Luminare Health or your Benefit Guardian for questions about your benefits or claims.

Tip #3 Get help when you need it

- Call Luminare Health at 877.498.8937 if you have any questions.
- Call your Benefit Guardian at 856.282.5942



Are you trying to see your provider but can't get past the reception desk?
Follow these steps to help expedite the "check in" time at the provider's office.

1. Have your Luminare member ID card ready.
2. If they are unfamiliar with Luminare, you can let them know the plan utilizes the Aetna network.
3. Ask your provider's office to call Luminare at (877) 498-8937 for more information on eligibility & benefits. This number is on the top of your ID card, too.
4. If you are still having trouble, call your Benefit Guardian for assistance at (856) 282-5942.