

Crest Capital Global Transparency in Coverage Statement

Consistent with the requirements of the federal Transparency in Coverage final rule, this machine-readable file is publicly available and accessible free of charge without any condition. This file displays negotiated rates for all covered items and services between Crest Capital Global and in-network providers for the plans indicated by the Health Insurance Company. Some in-network provider arrangements do not prescribe rates for all covered items and services. In such cases, the provider's reimbursement may be determined through various methodologies, but this file does not contain that information.

The Machine-Readable File (MRF) will contain in-network (INN) negotiated rate information, except for providers with unique payment methodologies that may not be available.

This file is not designed as a consumer tool. Members are encouraged to utilize more user-friendly price estimator tools available through Crest Capital Global's online platforms. This file does not guarantee coverage or indicate the reimbursement rate applicable for any procedure. The claims reimbursement process is subject to numerous factors not addressed in this file, including eligibility, medical necessity determinations, utilization management requirements, exclusions, and other plan terms. Additionally, this file does not provide information on a member's out-of-pocket charges.

The information in this file is accurate as of a date immediately preceding the "Last Updated" date noted at the top of this sheet and is subject to change without notice. This file contains information for participating (In-Network) or non-participating (Allowed Amount) providers across a broad geographic area. Members in the plan indicated in the [Plan Name] may not have access to all providers in this geographic region.

Consistent with the federal Transparency in Coverage final rule, this file is publicly available and accessible free of charge without any conditions. This file displays both billed charges and allowed amounts for all covered items and services provided by non-participating providers for the plans indicated by the Group Health Plan or Health Insurance Issuer over a prescribed period under the rule.

The disclaimers apply to the following legal entities: Crest Capital Global Life Insurance Company, Crest Capital Global Health Inc., Crest Capital Global Health Insurance Company of New York, Crest Capital Global Health Assurance Inc., and other affiliated entities. In specific states such as Florida, Utah, and Wyoming, the company operates through its respective state-specific entities. Additionally, it collaborates with various regional health plans and administrative service providers as required by state regulations.