Stella Health Navigation

# Frequently Asked Questions (FAQ)

## Why does this guide exist?

Stella is here to support you when care feels *complex*, *costly*, or *confusing*. This guide introduces Stella, our approach, and our trusted partners, and helps you get started — when to reach out, where to begin, and what to expect. We're excited to support you in your health care!

## Table of Contents


Why this guide exists? ..... 1

Stella Health Navigation - Overview: ..... 2

Stella Health Navigation - Outreach: ..... 3

Stella's Partners – State & Federal Benefits Support: ..... 4

Stella's Partners – Specialty Care & Infusion Support: ..... 6

Additional Insights: ..... 7

Next Steps ..... 8

# Stella Health Navigation - Overview:

## What is Stella Health Navigation?

If you are covered on one of the County's two Cigna High-Deductible health plans (HDHPs), Stella is your healthcare navigation and advocacy service, included with the medical plans at no cost to you. Staffed by nurses, Stella's dedicated team is here to help you and your family with clinical needs and guide you through the complexities of healthcare.

## How much does it cost?

This service is 100% free for employees enrolled in the County's group health plan and their dependents.

## What can Stella help with?

Stella supports employees and families across a wide range of healthcare needs, including:

- **Finding the right doctors**: Using an advanced provider search engine, your Stella Health Navigator helps identify top-performing, available, and in-network doctors in your area so you can get the right care at the right time.
- **Navigating a challenging health journey**: When healthcare feels complex or overwhelming, your Stella Navigator helps break things down — explaining your options, answering questions, and helping you feel confident and supported as you move forward.
- **Connecting with our trusted partners**: Stella brings together trusted partners, such as FEDlogic, Quantify, and others, to coordinate specialized support, expand care options, and help you access services that may improve your health outcomes and reduce costs.

## Who can use Stella?

Stella is available to all employees enrolled in one of the County's two Cigna High-Deductible health plans (HDHPs), as well as their covered dependents. Please note that some partner services may vary depending on your specific health plan.

## Do I need to sign up?

No sign-up is required. Simply contact your Stella Health Navigator to get started.

## When is Stella available?

Stella Navigators are available **Monday–Friday 8am-8pm EST**, excluding holidays. If you reach us outside of business hours, you can leave a voicemail or email us at care@stellahealthnav.com, and we'll get back to you promptly during regular hours.

You can also connect with us anytime by completing our secure online form at www.stellahealthnavigation.com. Once submitted, a Stella Navigator will reach out as soon as possible!

## How do I contact Stella?

You can reach your Stella Health Navigator by:

- 📞 **Phone:** 847-879-2000
- 📧 **Email:** care@stellahealthnav.com
- 💻 **Website (Secure Form):** www.stellahealthnavigation.com

Add Stella to your contacts today — click here to save our information!

## Can Stella replace my doctor?

No. Stella Health Navigation is not a medical provider. Our nurses are here to guide and educate you, help you find care, and support you in understanding your options with confidence. We work alongside your doctors, health plan, and care teams to help simplify your health care experience. You should continue to see your doctor for diagnosis and treatment.

# Stella Health Navigation - Outreach:

## Why is Stella Contacting me?

If Stella reaches out to you, it's important! We want to make sure that you are getting the most out of your benefits and the best possible health outcomes from your care and treatment.

Your Stella Health Navigator may be contacting you to:

- **Help you navigate your care with confidence** — clarifying options, guiding next steps, and supporting decisions across diagnoses, treatments, and appointments
- **Find top-performing, available, and in-network providers** using an advanced provider search tool to help you get the right care in your area when you need it
- **Bring in the right experts at the right time**, with Stella coordinating trusted partners — including FEDlogic, Quantify, and more — to strengthen your care and reduce complexity
- **Connect you to benefits and resources already included in your plan** to simplify care and expand your options

Getting started is easy: there's no sign-up required — you can simply respond to the outreach or contact Stella directly to begin.

## Why did Stella ask for my personal information?

No need to worry! Your Stella Health Navigator will ask a few questions to confirm your identity before sharing your personal health information (PHI), such as your health benefits. This helps protect your privacy and may include verifying your date of birth, address, phone number, etc.

# Stella's Partners – State & Federal Benefits Support:

## Who provides state and federal benefits navigation support through Stella?

State and federal benefits navigation support through Stella is provided by FEDlogic, a trusted advocacy service that helps you and your family understand and navigate federal and state benefit options, especially during major life or health events.

FEDlogic's team of experts specialize in programs such as Medicare, Medicaid, Social Security, disability, survivor benefits, and more. Their support is completely free, confidential, and unbiased — and available to you and your *household* members, even if they are not enrolled in your employer's health plan.

## Who is covered to receive services by FEDlogic?

FEDlogic services are available to all employees, their household members, and their dependent children. A household member can include parents, in-laws, nieces, nephews or anyone else that resides at the employee's house. Additionally, former employees continue to have access to these services for two years after employment ends, regardless of the reason for separation.

## Why should I connect with FEDlogic?

FEDlogic's experts specialize in navigating federal and state benefit programs — areas most people don't deal with every day, bringing clarity and confidence when decisions feel overwhelming. Major life and health events often come with complex rules, deadlines, and eligibility requirements and acting early can make a meaningful difference in the benefits available to you and your family.

A common example is approaching Medicare eligibility. Turning 65 (or qualifying earlier) often brings new questions, and FEDlogic's team provides education and guidance on available options and coverage opportunities to support confident healthcare decisions.

FEDlogic does not sell insurance or products. Their role is to provide unbiased education, advocacy, and guidance, helping you navigate important choices without pressure or sales.

## When is the right time to seek federal and state benefit support?

You may benefit from connecting with FEDlogic if:

- Your baby is born prematurely or is in the NICU *(often time-sensitive)*
- You or a family member has a serious illness or disability — including cancer, kidney failure or dialysis (*often time sensitive*), or another long-term condition that impacts work or benefits
- You're 62+ and want to plan ahead or maximize retirement benefits
- You're approaching or have reached age 65 and need help navigating Medicare
- You've lost a spouse and need guidance on survivor benefits
- You've lost affordable health coverage or can no longer work

- You have questions regarding federal and state benefits programs, such as Medicare, Medicaid, Social Security, and veterans or tribal benefits

**And more!** there are *hundreds* of federal and state benefit programs, each with its own rules and nuances. FEDlogic's experts focus exclusively on these programs and know how to identify opportunities families often don't realize are available.

Stella encourages connecting with FEDlogic early on, especially during major life or health events, to help ensure no opportunities are missed.

## How does federal and state benefits support work?

FEDlogic connects you with an expert advocate who takes time to understand your situation and walk you through the federal and state benefits you may qualify for. Their team can help you:

- Understand your options and eligibility
- Navigate applications and timelines
- Identify benefits you may not realize are available
- Make informed decisions during complex or stressful moments

FEDlogic does not sell insurance or products. Their role is education, advocacy, and guidance.

## What educational resources on federal and state benefits are available?

In addition to one-on-one expert support, FEDlogic offers monthly webinars, on-demand recordings, and easy-to-understand educational materials on topics like Medicare, disability, survivor benefits, caring for a premature baby, and much more — so you can learn at your own pace.

Register for upcoming webinars or explore helpful resources at www.fedlogicgroup.com.

## Should I contact FEDlogic or Stella?

You can start with **either**.

Stella works closely with FEDlogic and will guide you there when their expertise can be helpful. If you reach out to Stella first, your Navigator will support you in the moment and help coordinate a warm connection to FEDlogic so you get comprehensive support — without having to figure it out on your own.

You can contact FEDlogic directly at (877) 837-4196. You may also learn more, access helpful resources, or schedule your free consultation with an expert by completing the Employee Questionnaire at https://employees.fedlogicgroup.com/.

Employee Access Code: rcnh26

# Stella's Partners – Specialty Care & Infusion Support:

## Who provides the specialty infusion care benefit through Stella?

Quantify Specialty Care is a national infusion provider that Stella partners with to offer high-quality infusion services close to home or in your home. Quantify supports you and your covered family members with enhanced infusion care options.

## What services are included with the home infusion support benefit?

Depending on your care needs and eligibility, Quantify may offer:

- **Low to no out-of-pocket costs** for eligible specialty medications
- **Home infusion services** available in all 50 states
- **Access to 65+ infusion clinics** nationwide
- **Free transportation** for in-clinic treatments (within a 45-minute radius)
- **24/7 access to a dedicated care team**, including nurses and other support specialists
- **Remote health monitoring** to help support safe and effective treatment
- Access to **additional support services**, which may include Registered Dietitians, behavioral health support, and more.

## Do I have to change specialists if I choose Quantify for my infusions?

No. Quantify does not replace your current physician. Quantify works with your prescribing provider to provide your infusion therapies and optimize your treatments. Quantify obtains orders from and manages your care in collaboration with your doctor, ensuring continuity and comprehensive support.

## Can I safely receive my infusion therapy at home?

In many cases, yes. Over 80% of specialty infusion therapies can be provided in the home. Before transitioning care, Quantify reviews your treatment and clinical history to ensure home infusion is safe and appropriate for you.

When home infusion is a good fit, Quantify's trained clinical professionals provide your therapy with ongoing monitoring and support, helping ensure care is delivered safely, comfortably, and with the right level of oversight.

## What is Quantify's Food as Medicine program?

The Food as Medicine program is an additional support option designed to help use nutrition as part of your care. With guidance from a Registered Dietitian, eligible members may receive personalized nutrition support aligned with their health needs.

Eligibility is determined by Quantify. If you're eligible, the program may include:

- **Groceries and ready-to-eat meals** selected to support your care plan
- **Basic kitchen items**, when needed, to help with meal preparation
- **Nutrition education and coaching** from a Registered Dietitian

## How does Stella help with Quantify Specialty Care?

Your Stella Health Navigator helps determine when Quantify services may be a good fit, explains what to expect, and supports coordination so care feels simple and supported.

## How do I get started or learn more about Quantify Specialty Care?

There's no sign-up required. You can simply respond if Stella reaches out or contact your Stella Health Navigator directly to ask about Quantify and other available support.

You can also learn more at www.quantifyspecialtycare.com or contact Quantify's care team by phone at 740-994-1811 or email admissions@quantifysc.com.

# Additional Insights:

## Should I contact the Third Party Administrator (TPA) or Stella?

While Stella helps you navigate care, you may also have questions about your health benefits, such as claims or eligibility, here's where to go for the best support:

- **TPA** (Cigna) helps you understand your health plan, benefits, and insurance-related questions.
- **Stella** helps you and your family navigate care, especially when situations feel complex or unclear.

| TPA - Cigna | Stella |
|---|---|
| Benefits administration | Care & clinical navigation |
| ID cards & eligibility | Finding providers & specialists |
| Claims & billing support | Understanding care options & next steps |
| Prior authorizations | Support for complex or ongoing health situations |

You may also refer to your benefits guide for information about additional point solutions and resources available to you through your plan.

**Not sure where to start?** That's okay — your Stella Health Navigator can help guide you to the right place and make sure you're connected to the support you need.

## Next Steps

- **Save Stella to your contacts** so help is always within reach (click here or scan QR code below)
- **Look out for calls, texts, or emails** from your Stella Health Navigator
- **Reach out anytime you need guidance** — there's no sign-up required
    - **Phone:** 847-879-2000
    - **Email:** care@stellahealthnav.com
    - **Website (Secure Form):** www.stellahealthnavigation.com

Have additional questions? Call or email Stella so we can get those answered for you!
We're here to help you feel confident about your healthcare decisions.