

AXA XL 2024 Medical FAQ

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[1. Why does Cigna say my coverage has ended?](#)

As of 1/1/2024, AXA XL provides medical insurance through Allegiance. While Allegiance is a Cigna company, they do not use the same systems, so Cigna will not recognize you as a member. Instead, we use the Quantum platform for providers to verify eligibility. It is therefore critical that your doctor uses the provider number (877-297-1241) or the provider verification link (www.ccbqgh.com) on your medical ID card. If they try other verification paths, you may not show as covered.

Note: The contact points above are for *providers only* to verify eligibility/coverage and are not customer service lines. If you have questions about your health care plan, then you should call Quantum at 844-460-2821.

We encourage you to download the Quantum Health App, via [Google Play](#) or [the Apple App Store](#), which will give you access to ID cards, show real-time updates on your deductible and out-of-pocket limits, detail coverage, and provide you with access to all of the other AXA XL services we offer. You can also access Quantum member services on the web at <https://axaxl-quantum.com/> or via phone at 844-460-2821.

[2. Why does my doctor/provider say they don't take Allegiance?](#)

Allegiance is a Cigna company that operates within the Cigna network. Though the name Allegiance may not be as widely recognized, rest assured, if they accept Cigna they also accept Allegiance. If your provider claims otherwise, provide them with your Participant ID and Group # (2004086) and verify they are using the provider number (877-297-1241) or the provider verification link (www.ccbqgh.com) on your medical ID card. If they try other verification paths, you may not show as covered.

Note: The contact points above are for *providers only* to verify eligibility/coverage and are not customer service lines. If you have questions about your health care plan, then you should call Quantum member services at 844-460-2821.

3. Who is my insurance provider? (Who do I list on doctor/provider forms?)

Allegiance is your insurance provider as of 1/1/2024 and is the name you should enter on doctor/provider forms. While Allegiance is a Cigna company, they may not be as widely recognized by name. Rest assured, if your doctor accepts Cigna, they also accept Allegiance. If your provider claims otherwise, provide them with your Participant ID and Group # (2004086) and verify they are using the provider number (877-297-1241) or the provider verification link (www.ccbvgh.com) on your medical ID card. If they try other verification paths, you may not show as covered.

Note: The contact points above are for *providers only* to verify eligibility/coverage and are not customer service lines. If you have questions about your health care plan, then you should call Quantum member services at 844-460-2821.

4. Who is Allegiance, and what do they do?

Allegiance is your insurance provider working behind the scenes to process your claims. Generally, you and your doctor will not have direct interactions with them (Quantum handles that!). You only need to think about Allegiance when your doctor/provider asks about your insurance provider, or when you have to enter their name to complete a medical form. Despite being a Cigna company, Allegiance may not be as well known, so your doctor/provider may not be familiar with them. Rest assured, if they accept Cigna, they also accept Allegiance. If they claim otherwise, provide them with your Participant ID and Group # (2004086) and verify they are using the provider number (877-297-1241) or the provider verification link (www.ccbvgh.com) on your medical ID card. If they try other verification paths, you may not show as covered.

Note: The contact points above are for *providers only* to verify eligibility/coverage and are not customer service lines. If you have questions about your health care plan, then you should call Quantum member services at 844-460-2821.

5. Who is Quantum, what do they do?

Quantum Health is your go-to resource for healthcare guidance and benefits support any time you need it. Care Coordinators at Quantum Health do things like:

- Get answers to claims, billing, and benefits questions
- Find in-network providers
- Verify coverage and get prior approval if needed
- Contact providers to coordinate your treatment
- Review your care options
- Replace ID cards

Quantum is the advocacy and customer service platform that AXA XL introduced in 2024. In 99% of cases, you and your doctor will interact with Quantum. While the Cigna/Allegiance relationship may seem complex, Quantum consolidates it all, along with all the other benefits and services offered by AXA XL. Quantum serves as your single point of contact for questions regarding medical, pharmacy, dental, vision, and more! They can guide you to our chronic care management services, expert medical opinion or connect you to Merrill for inquiries about your 401k. If you have questions about any of the benefits or services provided by AXA XL, Quantum is the one contact you need.

We strongly encourage colleagues to download the Quantum Health app via: [Google Play](#) or the [Apple App Store](#) or, at a minimum, register on their website <https://axaxl-quantum.com/>. Quantum is also available via phone at 844-460-2821.

Quantum also serves as the primary point of contact for your doctor/provider. When verifying eligibility for Allegiance, processing prior authorizations, and more, your doctor/provider will work with Quantum. By integrating everything into Quantum, it enables us to provide the highest level of customer support possible.

[6. How can I access my medical ID cards?](#)

Medical ID cards were mailed out prior to the start of 2024, and you should have received a physical copy around the first week of January. If you did not receive your physical card or have misplaced it, you can download a copy on the Quantum Health App via: [Google Play](#) or the [Apple App Store](#) or visit the website <https://axaxl-quantum.com/>.

[7. Why does my medical ID card say Cigna?](#)

Allegiance is a Cigna company and utilizes the Cigna Open Access Network. This means that doctors/providers who accept Cigna also accept Allegiance. However, if your provider sees the Cigna logo on your card and assumes they should use Cigna's verification system to check your eligibility, it won't show your coverage. They need to verify your eligibility using the provider number (877-297-1241) or the provider verification link (www.ccbqhq.com) as detailed on your medical ID card. Always make sure your provider has a copy of your ID card, front and back.

Note: The contact points above are for *providers only* to verify eligibility/coverage and are not customer service lines. If you still need assistance getting this information to your doctor's office, contact a Quantum Health Care Coordinator through their member customer service line 844-460-2821.

[8. Why don't I see copays on my medical ID card?](#)

Please note that ID cards include deductible and coinsurance information for all medical plans. If you are enrolled in the OAP plan, office visit copays do still apply. Primary provider: \$10/\$25, Specialist: \$25/\$50. For additional plan details, go to the Quantum Health App via: [Google Play](#) or the [Apple App Store](#) or visit the website <https://axaxl-quantum.com/>.

[9. Were there any other changes to the medical plans in 2024?](#)

Due to federal requirements, the in-network deductible for our HSA 1 plan increased to \$1,600 individual/\$3,200 family, from \$1,500/\$3,000.

10. Is our \$450 wellbeing incentive program still available?

We are still offering our \$450 annual wellbeing incentive program to all colleagues (and to covered spouses/domestic partners), however the program is no longer offered by Cigna.

The new wellbeing program can be accessed through the Quantum App via: [Google Play](#) or the [Apple App Store](#) or by visiting the website <https://axaxl-quantum.com/>. Once on the app/website go to “Plan” and scroll down to “Health & Wellness” to connect with the American Health wellness program.

Alternatively, you can also go directly to the American Health site at:
www.WellnessWebTools.com/Allegiance

First time on the site, click on “Sign up for MyActiveHealth” to register.

The wellbeing program has changed a bit, but you will still earn rewards for completing healthy actions such as getting an annual checkup with your Primary Care Provider (PCP), getting a flu shot, taking the online health assessment, or by completing one (or more) of the available healthy coaching programs.

As a reminder, for any rewards earned prior to January 1, 2024, you must redeem them by March 30, on the Cigna Motivate Me platform at www.mycigna.com. After that, you will no longer have access to the site and rewards will be forfeited.