

Welcome to the Philadelphia American Family

To best understand your benefits, please register to set-up your Policyholder Portal account. Here you will have access to an array of different resources and services. To register, go to www.neweralife.com and click on the “Policyholders” tab at the top of the page then scroll down to “Policyholder Registration” and complete the registration.

To get the most value of your health insurance plan and to best optimize your benefits, it is important that you become pro-active in your healthcare. Below is a quick reference guide on valuable services and contact information .

HEALTHCARE HOTLINE: Call 888-748-3040

Before you receive care, for guidance on smart healthcare shopping and helping you reduce or eliminate your out-of-pocket medical expenses: Ext. 3

Coverage and Claims Questions: Ext: 2

Policyholder Service: Ext: 4



Your Philadelphia American plan will pay benefits to any doctor or facility for items that are covered under your policy. But to get the most out of your plan, you should try to utilize doctors who are in the PHCS PPO network. You can look up Doctors, Hospitals, Labs and Imaging Centers as well as additional services that are in the PPO network by going to: www.neweralife.com scroll to the top right had corner of the page and click on “Provider Search”, then click on your health plan.



TELADOC (www.teladoc.com). Please call Teladoc 800-835-2362 and set up your account with them as soon as you receive your welcome package. Teladoc is a convenient alternative to urgent care or ER visits. It allows you and your family 24-hour access to a U.S. board-certified physician for non-emergency medical issues via phone or video chat. There is no deductible, or co-pay, the consultation is free and you have access to unlimited consultations.

TELADOC

The **SCRIPTSAVE WELLRx** card (www.scriptsave.com) group #2242 is also included in your welcome packet and provides you with prescription discounts at all major pharmacies. You should log in and locate both a pharmacy and the best pricing on your medication before you decide on where to have your Rx filled. Once you purchase your discounted prescription, then submit your claim with your receipt to the insurance company for plan reimbursement.



In addition, you have access to **KARIS360** (thekarigroup.com) 800-556-8452, a concierge-type service which includes 3 services: Karis Healthcare Navigator, which will search for doctors, hospitals and other health related services and even schedule the appointment if needed. Karis Surgery Saver, which will provide you with a cost, quality and availability comparison of facilities in your area. Karis Bill Negotiator, which will help negotiate down a medical bill or bills on your behalf that exceed \$2,500 to help reduce your out-of-pocket costs.



Additional Resources:

HEALTHCARE BLUE BOOK (www.healthcarebluebook.com) Before seeking treatment, search for specific medical procedures and compare providers and prices in your area that offer fair pricing and transparency. Take control of your health care costs and stop overpaying.



GREEN IMAGING (www.greenimaging.net) 844-968-4647 is a group of board-certified radiologists who help patients make the most informed decisions about MRI's, CT's, Mammograms, Ultrasound, X-Rays and other imaging procedures at affordable pricing.



ANY LAB TEST NOW (www.anylabtestnow.com) 800-384-4567 is an easy and convenient way to get lab tests. They have transparent and affordable and prices to fit most budgets. You can use their self-pay system and save money.

