

Welcome to the PAL family!



Thank you for selecting Philadelphia American Life Insurance Co. (PAL)! Here at PAL, our goal is to lower your healthcare expenses while increasing your quality of care. Your hospital indemnity plan puts you in control by providing transparent set-benefits for doctor visits, prescriptions, hospital stays, surgeries and more - at an affordable price! Your plan also provides a growing number of non-insurance tools and resources to help you navigate through the complex healthcare marketplace and receive the quality care you need at a fair price. It's time to eliminate the normalcy around paying outrageous healthcare costs!

So, what's next?!

Create a Policyholder Portal account

Your policyholder portal is home to your ID cards, policy benefits, claims history and more!

1. Visit www.neweralife.com
2. From the main menu, select Policyholders, then Policyholder Registration
3. Enter the required information to complete the registration

Download the Benefit PAL mobile app



Your PAL when it comes to managing healthcare on the go!

Simply login using your Policyholder Portal account information.



Get familiar with the tools and resources available to you

As your PAL in healthcare, we provide many tools and resources to help you save!

Check the back of this page for the valuable benefits your plan includes at no extra cost to you.

Call us

To get the most out of your benefits, call us before seeking care when possible.

We're here to help guide you to quality care at a fair price, and can answer any questions you may have about your benefits.

Toll Free Telephone: 1-888-748-3040

New Era
Life Insurance Companies

New Era Life Insurance Company
New Era Life Insurance Company of the Midwest
Philadelphia American Life Insurance Company



New Era Telehealth

Talk to a doctor, 24/7, for \$0, with Virtual Urgent Care.

Other telehealth services include affordable Virtual Dermatology Care, Virtual Counseling Services and Psychiatric Medical Care at a discounted price.

To access:

- Login to your New Era Policyholder Portal online or through the Benefit PAL mobile app, then select New Era Telehealth from the dashboard
- Or, call New Era Telehealth support - day or night - toll-free at **1-877-643-1849**.



First Health Network

An additional opportunity to save!

This plan provides access to the First Health Limited Benefit Plan (LBP) Network for discounts on healthcare services such as doctor visits, hospital stays, labs and more!

To search for providers within this network, visit www.firsthealthlbp.com. For questions regarding the provider directory, call First Health at **1-800-226-5116**.



ScriptSave WellRx

Instant savings on prescription medications!

While you can use any prescription savings program you wish to get the best price on your drug, this plan includes ScriptSave WellRx discount cards for your convenience.

To download a Prescription Claim Form for reimbursement, login to your Policyholder Portal account. From the main menu, select 'Common Forms' and then select the proper claim form.



Fair Pricing Tool

Stop overpaying for healthcare services!

The cost of healthcare services varies significantly between providers. Our Fair Pricing Tool can help you determine the Fair Price in your area. That way, you'll know if you're overpaying for services.

To access, login to your Policyholder Portal account via web or mobile app. From the main menu, select Fair Pricing, then Search Tools, then Fair Pricing Tool.



Point Health

Advocates who work to reduce medical bills!

This plan includes an additional layer of concierge-style care, Point Health. This service can help you find care, schedule your appointments and help lower your out-of-pocket portion of medical bills to something more manageable.

To submit a request, visit www.pointhealth.com/member-support. Complete the online form and a patient advocate will reach out to you.



Healthcare PALs

Your PAL when it comes to healthcare!

To get the most out of your benefits - and avoid surprise medical bills - call a Healthcare PAL before receiving care. Our experienced team of claims professionals, nurses and care coordinators will help guide you to quality care at a fair price.

Quick guide on who to call:

- For questions regarding benefits or existing claims, call **1-888-748-3040** prompt 2
- For help shopping for a procedure or service, call **1-888-748-3040** prompt 3
- For any other questions, call **1-888-748-3040** prompt 4

Get the Most From Your Plan Benefits



First Health Limited Benefit Plan (LBP) Network provides access to great savings nationwide for doctor visits, surgeries, hospitals, urgent care centers and facilities!

Whether you choose to go in-network or out-of-network, your health plan pays the same benefits for covered services received. To help you save on medical care, your health plan includes access to First Health's LBP Network. First Health is a subsidiary company of Aetna and is recognized nationwide.



Significant network savings that help stretch your benefit dollars

While non-network providers may provide a cash discount, they don't have to. Network doctors and hospitals have already agreed to provide services to members for discounted fees. Meaning, your benefits can last longer when you go to network doctors and hospitals, and your out-of-pocket costs can be less.

- Family Practice - 41% average savings
- Internal Medicine - 41% average savings
- Pediatrics - 34% average savings
- Radiology - 45% average savings
- Urgent Care - 40% average savings
- Surgery - 50% average savings

Broad access in urban, suburban and rural markets

96% of the U.S. population has access to a First Health provider within 20 miles!

- 6,100+ hospitals
- 140,000+ ancillary facilities
- 926,000+ providers
- 1.5 million service locations

Carefully-selected

Network includes only doctors with a demonstrated history of providing quality outcomes for patients.

No paperwork

In-network doctors and hospitals file claims for you. No self-filing necessary.

It's easy to find a network doctor or hospital

You can easily find a network doctor, hospital or other health care professional by using the online provider directory at www.firsthealthlbp.com. It includes the most detailed provider information available. And, it's kept up-to-date.

Online provider directory: www.firsthealthlbp.com
Provider Directory Questions: 1-800-226-5116
Plan Benefit Questions: 1-888-748-3040