

Policy Holder Assistance 'Cheat Sheet'

Help setting up treatment

Assist Health Group **888-996-0650**

Lab test
Imaging
Colonoscopies

Have your client contact them directly and set up the treatment

Health Care Pals & Coral*** **888-748-3040**

Surgeries
Cancer treatment www.thecoralplatform.com/newera
Biopsies
Colonoscopies
Endoscopies

Have your client contact Health Care Pals directly and they will either help set up treatment or they will pass it to Coral who will follow up with client

***In an emergency with treatment is needed within 24-28 hours, you or your client can contact Coral directly using the link provided and Coral will begin working on the treatment immediately

Help with Claims after treatment

If the Claims total \$2,500 or less, send a request to James for help and include the following:

Primary Policyholder's name and ID
Plan name and Unit level (1, 2 or 3)
Name of dependent treated

If the Claims total over \$2,500 contact Point Health using the link provided

www.pointhealth.com/member-support

Philadelphia American Life Insurance Company

10/17/2022

Subject: Telemedicine Vendor Change Effective 11/1/2022

Dear {Member Name},

We're happy to announce that on 11/1/2022, we'll be improving your telehealth experience by launching New Era Telehealth. New Era Telehealth will be supported by Lyric, formerly known as My Telemedicine, and will replace Teladoc. Lyric is an award-winning virtual care platform and is known as an industry-leading innovator in the telehealth services market.

By partnering with Lyric, you will still receive virtual care for minor illnesses and conditions for \$0. What we're most excited about, is that **New Era Telehealth will expand your access to virtual care** by providing you additional services.

New Era Telehealth services available beginning 11/1/2022:

24/7 access to virtual urgent care consultations for \$0

- Used to treat minor illnesses and conditions such as cold and flu symptoms, ear infections, pink eye, rashes, and more

Message a doctor for \$0

- Instead of Googling your symptoms, ask a licensed doctor for medical advice or a second opinion

24/7 access to virtual dermatological services at a low rate

- Used to treat chronic dermatology conditions such as acne, eczema, rosacea and more

Access to psychologists and psychiatrists for virtual counseling and psychiatric medical care at a low rate

- Used to treat anxiety, depression, insomnia, stress, and more



What to Know

When does New Era Telehealth become available?

New Era's Telehealth services will be available to you beginning 11/1/2022.

How do I access New Era Telehealth?

Beginning 11/1/2022, New Era Telehealth will be accessible by logging into your Policyholder Portal. You may also call New Era Telehealth support for care - day or night - at 877-643-1849. Any dependents over the age of 18 will need to create their own Policyholder Portal account or call the support line for service.

What will happen to the current telemedicine vendor, Teladoc?

Teladoc services will remain available for your virtual care needs through the rest of October. Beginning on 11/1/2022, New Era Telehealth will be your sole virtual care provider and Teladoc will no longer be available.

24/7 Toll-Free New Era Telehealth Support Line: 877-643-1849

We look forward to enhancing your virtual care experience with New Era Telehealth!

Sincerely,

Your PALs at Philadelphia American Life Insurance Co.

Coral Inc. Help with Finding and Locating surgery procedures

PALIC has partnered with a company that can really help with your situation.

Due to the gauging and high claim amounts that hospital surgical centers are billing they can schedule your surgery with a top-rated surgeon and surgical center to make sure your insurance plan will cover most of the charges.

Click the link below and fill out the information.

You will be assigned a "Health Concierge" to guide you through the process.

We have had lots of great responses with our new partner.



Health Care Pals & Coral* 888-748-3040 Surgeries Cancer treatment www.thecoralplatform.com/newera**

Let me know if you have any questions and what you find out today at your appointment.

Net work instructions

FYI, this link does not work correctly on a cell phone or iPad . Please use a computer.
Your insurance is called:
First Health Aetna PPO

<https://www.firsthealthlbp.com/LocateProviderMobile/Index>

1. provider chose type
2. Zip code
3. Then select More Search Option and
Choose the provider type, specialty . Make sure you push the Add button.
4. You can also enter a providers last name  

Paige Mattice

Handy Member Guide to Cash-Pay Claims

You've shopped around for the best cash-pay price with a doctor who has great quality reviews! Here's what you need to do to help ensure everything goes smoothly at claim time.

This guide covers:

- ✓ Steps for Paying Cash at the Provider's Office
- ✓ What to Include When Submitting My Cash-Pay Claim
- ✓ Itemized Medical Bill Invoice / Superbill Checklist
- ✓ Prescription Summary Receipt Checklist
- ✓ Where to Submit My Claim
- ✓ What To Expect After I Submit My Claim



Steps for Paying Cash at the Provider's Office

Before Your Visit

1

Inform the provider you are cash-pay and confirm the cost of services to help avoid any surprise bills later on

- Ask the provider if there is a cash discount on their services

During Your Visit at Check-In

2

Remind the provider you are cash-pay

- Remind the provider that you are cash-pay and to apply any available cash-pay discounts to the services you're receiving
- Do NOT hand over your network ID card
- Do NOT sign an *Assignment of Benefits Form*

Note: If an assignment of benefits form is signed, PAL is obligated to pay the benefits to the provider.

During Your Visit at Check-Out

3

Ask the provider's office for an itemized medical invoice, also known as a superbill

- Ensure it has all the information needed to process the claim; see our *Itemized Medical Bill Invoice / Superbill Checklist* on the next page

After Your Visit

4

Complete the proper claim form

- Claim forms can be found within your Policyholder Portal under *Common Forms*

5

Submit your claim form and accompanying documents

- See *What to Include When Submitting Cash-Pay Claims* on the next page
- Submit your claim online for the quickest turnaround, or via fax or mail

Healthcare PAL Tip

Cash-pay vs. self-pay: When seeking a cash discount for care, use the term "cash-pay" at the provider's office. If you say you are "self-pay," you may not receive any cash discount for services.

What to Include When Submitting My Cash-Pay Claim



Filing Claims for Minor Sickness

- ✓ Medical Expense Claim Form
- ✓ Authorization to Obtain or Release Medical Information (HIPPA) Form
- ✓ Itemized medical bill invoice or superbill (see checklist)



Filing Claims for Accidents

- ✓ Medical Expense Claim Form
- ✓ Authorization to Obtain or Release Medical Information (HIPPA) Form
- ✓ Itemized medical bill invoice or superbill (see checklist)
- ✓ Copy of the Motor Vehicle Accident (MVA) Report if related to a motor vehicle accident
- ✓ Copy of death certificate if filing for accidental death benefit



Filing Claims for Prescriptions

- ✓ Prescription Claim Form
- ✓ Prescription summary receipt; this is not the sales receipt (see checklist)

Itemized Medical Bill Invoice / Superbill Checklist

An itemized medical bill is required to be submitted for cash-pay claims. Any missing information can result in a delay or non-payment of the claim.

- ✓ Provider's full name
- ✓ Provider's address
- ✓ Patient's full name
- ✓ Patient's date of birth
- ✓ Date of service
- ✓ Diagnosis code (ICD) (3 to 8 digits)
- ✓ Procedure code (CPT or HCPCS) (5 digits)
- ✓ Amount charged for each service
- ✓ Revenue codes if filing for an emergency room or outpatient hospital visit

Prescription Summary Receipt Checklist

A prescription receipt is required to be submitted for prescription claims. Any missing information can result in a delay or non-payment of the claim.

- ✓ Patient's full name
- ✓ Fill date
- ✓ Number of days supplied
- ✓ Name of medication
- ✓ Name of prescribing physician

Healthcare PAL Tip

Always retain a copy of your submission for your records. Additional documents may also be requested in order to continue processing your claim (i.e. medical records).

Where to Submit My Claim

Online

Quickest turnaround time!

Login to your Policyholder Portal at www.newerallife.com, then select Quick Upload to submit your claim with all necessary documents

Fax

281-368-7382

Mail

Philadelphia American Life
Attention: Claims
Department
P.O. Box 4884
Houston, TX 77210-4884

What To Expect After I Submit My Claim

- ✓ We'll send you an email or letter to the address on file if we need any additional documentation to process your claim (i.e. medical records, missing forms, etc.)
- ✓ Upon receiving all necessary and requested documents, your claim will be processed within 3-5 business days
- ✓ Once processed, you'll be able to view your Explanation of Benefits (EOB) online within your Policyholder Portal; we'll also mail you a copy to the address on file
- ✓ We'll mail your claims check for eligible benefits to the address on file
- ✓ If your claim is not payable, the reason will be listed on your EOB as a remark code; please review this area as we may not have received all documentation needed for processing

Claim
question?

We're happy to help! Call **1-888-748-3040**, prompt 2.