

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

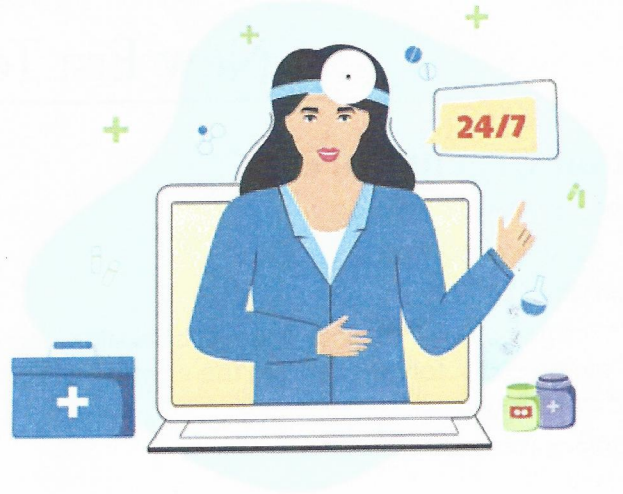
Your PAL when it comes to healthcare!

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

New Era Telehealth Talk to a doctor 24/7 for \$0.



Skip the drive, the waiting room and the bill!

With New Era's Telehealth services, you can talk to a doctor, get a diagnosis, and even a prescription if needed, all within minutes! No appointment necessary.

Virtual Urgent Care Conditions Treated for \$0

- Cold and flu symptoms
- Sinus problems
- Ear infection
- Bronchitis
- Nausea
- Urinary Tract Infection
- Pink eye
- Infections
- Stomach viruses
- Rashes
- Sore throat
- Recommendation
- Second opinions
- And more!

How It Works

Feeling under the weather? In just a few taps, you can get care fast whenever you need it and wherever you are!



Step One: Request a consultation.

- 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 [877-643-1849](#).



Step Two: Talk to a doctor.

During your consultation, a board certified doctor will provide you with a diagnosis and treatment plan for getting better. If a prescription is necessary, one will be sent to the pharmacy of your choice.

Additional New Era Telehealth Services

Virtual Dermatology Care

24/7 Access to virtual dermatology care at a low rate

Virtual Counseling Services and Psychiatric Medical Care

Access to virtual mental health services with psychologists or psychiatrists at a low rate

New Era Telehealth Services

Virtual Urgent Care

Doctor: Licensed physician

Cost: \$0, unlimited visits

Availability: 24/7

Use: When you have a minor illness or condition and want to see a doctor quickly from the comfort of your home or while traveling

Conditions Treated:

- Fever
- Cough / sore throat
- Cold and flu symptoms
- Sinus problems
- Ear infections
- Bronchitis
- Nausea
- Urinary Tract Infections
- Pink eye
- Infections
- Stomach viruses
- Rashes
- And more

Dermatology

Doctor: Licensed dermatologist

Cost: \$60 per visit

Availability: 24/7

Use: When you have a chronic dermatology condition and want help managing the condition

Conditions Treated:

- Acne
- Eczema
- Psoriasis
- Rosacea
- And more

Counseling Services

Counselor: Licensed psychologist

Cost: \$100 per 45-minute session

Availability: Monday - Friday from 8 AM - 5 PM by appointment

Use: When you need one-on-one counseling services

Conditions Treated:

- Stress management
- Life changes
- Grief and loss
- Relationship issues
- Depression
- And more

Psychiatric Medical Care

Doctor: Licensed psychiatrist

Cost: \$205 for initial 50-minute evaluation; \$100 per 15-minute follow up medication review

Availability: Monday - Friday from 8 AM - 5 PM by appointment

Use: When you need mental health diagnosis, treatment and prescription medication

Conditions Treated:

- Anxiety
- Depression
- Trauma
- PTSD
- Bipolar disorder
- Panic disorder
- Addictive behavior
- And more

Message a Doctor

Cost: \$0, unlimited messages

Availability: Ask anytime; responses can take up to 24-hours

Use: When you would like general medical advice or a second opinion

If you are experiencing a medical or mental health emergency and need immediate assistance, call 911 or go to the nearest emergency room.

Know Where to Go

Telehealth services can save you time and money!

Virtual Urgent Care - \$0

For non-emergency conditions like the cold and flu, allergies or rashes.

Typical wait time: 0 - 15 minutes

Urgent Care Facility - \$\$

For non-emergency conditions that may require an in person visit like sprains or minor cuts

Typical wait time: 0 - 30 minutes

Emergency Room - \$\$\$

For severe emergency conditions that need immediate medical care like chest pain, head injury, burns or broken bones

Typical wait time: 0 - 3+ hours