

coral

Bundled Care Saver

New Era
Life Insurance Companies

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

Your ticket to world class outpatient surgeons and facilities!

Coral Bundled Care Saver removes the middleman in healthcare by giving you direct access to specialists, surgeons and centers of excellence; all bundled into one single bill!

Bundled Pricing Saves You Time & Money

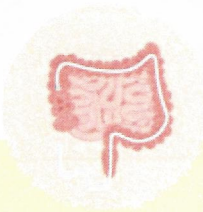
Bundled pricing is an all-inclusive way to pay for healthcare services. Meaning, you pay the facility, surgeon and the anesthesiologist one pre-set, transparent price upfront - so, there are no surprise bills later!

Get Care From the Best

Coral's pool of providers and facilities are top ranking nationwide! Coral carefully selects only high-quality facilities that have the lowest infection rates and the best surgeons.

The Secret To Affordable Care

Coral's pricing is significantly lower than standard hospitals because there is no middleman - just direct access to the top specialists. It's a win-win for everyone!



What outpatient care and services can I receive through Coral?

- Colonoscopies
- MRIs and other imaging
- Gastrointestinal surgery
- Orthopedic surgery
- Hip and knee replacement
- Hernia repair
- General surgery
- Physical therapy
- Other specialty services

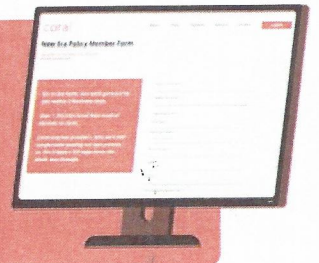
When is Coral NOT the right fit?

- If you are needing immediate care or surgery within 14 days
- If you are needing in-patient care or surgery
- If you are needing cardiology care or a transplant

Request pricing for outpatient services with Coral today!

See back of page for more info.

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The Coral Bundled Care Saver Inquiry Process

Hold on! If you are needing immediate care or surgery within 14 days, in-patient care or surgery, cardiology care, or a transplant, please contact PAL for other options.

If your doctor has recommended outpatient surgery, or if you are needing imaging services (MRIs, CAT Scans, etc.), here's what to do:

1. Have a copy of your recommended treatment plan or doctor's order handy
2. Visit www.thecoralplatform.com/newera
3. Complete the online form and upload your treatment plan or doctor's order
4. Keep an eye out for Coral; a Coral Advocate will contact you via email within two business days
5. Discuss available options with your Coral Advocate

NOTICE: CORAL IS NOT DESIGNED FOR URGENT, EMERGENCY OR LIFE-THREATENING SITUATIONS.

Do not delay the care you need. If you're unable to drive and do not live near a major metro area, it may be difficult for Coral to suggest top tier providers to care for you.

Coral is not eligible for care needed within 14 days, in-patient care or surgery, cardiology care, or a transplant. Please contact PAL for other options.

Coral is not available for members who have plans under the Affordable Care Act.

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