

Handy Agent Guide

PAL's Healthcare Saving Tools & Resources

Helping Members Find Fair Priced,
Quality Care





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to view this guide digitally

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Overview

Healthcare Saving Tools at a Glance

Plan Specific Benefits

We offer more than just insurance benefits. We provide healthcare saving tools and resources to help policyholders find quality care at a fair price. Our healthcare saving tools are included in eligible plans at no additional cost.

	Optimum Health Saver	Health Choice Select	Premier Health Saver	Health Saver Plus Gold	Health Saver Plus III	Flex Choice Health (Supplement Plan)	Critical Illness	Specified Disease Plus	Specified Disease	Individual Accident Expense (Catastrophic)	24-Hour Enhanced Accident Expense	Dental Choice Plus
Healthcare PALs	●	●	●	●	●	●	●	●	●	●	●	
New Era Telehealth • \$0 Virtual Urgent Care Visits • Virtual Dermatology • Virtual Mental Health • Ask a Doctor	●	●	●	●	●							
First Health Limited Benefit Plan Network	●	●	●	●	●							
First Health Primary Network								●	●			
Fair Pricing Search Tool, Powered by Healthcare Bluebook	●	●	●	●	●	●						
Concierge, Powered by Healthcare Bluebook	●	●	●	●	●	●						
PAL Rx Saver, Powered by Drex		●	●			●						
ScriptSave WellRx	●			●	●							
Medical Bill Eraser, Powered by CareGuide	●	●	●	●	●	●						
Careington Network												●

Handy Shopping Guide

Provider Shopping Resources

Resource	Learn More	Who Can Use It?
 First Health[®] Limited Benefit Plan	Page 12	Check eligibility chart on Page 5
 First Health[®] Primary Network	Page 12	Check eligibility chart on Page 5
 Healthcare Bluebook[™] Fair Pricing Tool	Page 13	Check eligibility chart on Page 5
New Era Telehealth	Page 11	Check eligibility chart on Page 5

MRI & Imaging Shopping Resources

Resource	Learn More	Who Can Use It?
 Healthcare Bluebook[™] Fair Pricing Tool	Page 13	Check eligibility chart on Page 5
 RadiologyAssist	Page 22	This is a free resource available to anyone
 Green Imaging[®] Easy Affordable Medical Imaging	Page 23	This is a free resource available to anyone
 MD save	Page 25	This is a free resource available to anyone
 SHOPHEALTH HEALTHCARE MARKETPLACE	Page 26	This is a free resource available to anyone
 SOLIS Mammography	Page 27	This is a free resource available to anyone

Lab Work Shopping Resources

Resource	Learn More	Who Can Use It?
 Healthcare Bluebook[™] Fair Pricing Tool	Page 13	Check eligibility chart on Page 5
 LaboratoryAssist	Page 22	This is a free resource available to anyone
 MD save	Page 25	This is a free resource available to anyone
 Walk-In-Lab Convenient. Affordable. Confidential.	Page 29	This is a free resource available to anyone

Handy Shopping Guide

Prescription Shopping Resources

Resource	Learn More	Who Can Use It?
 PAL Rx Saver Powered by Drex	Page 15	Check eligibility chart on Page 5
 ScriptSave® WellRx	Page 16	Check eligibility chart on Page 5
 GoodRx	Page 24	This is a free resource available to anyone

Outpatient Procedures & Surgery Shopping Resources

Resource	Learn More	Who Can Use It?
 Healthcare Bluebook™ Fair Pricing Tool	Page 13	Check eligibility chart on Page 5
 Concierge , Powered by Healthcare Bluebook	Page 14	Check eligibility chart on Page 5
 Colonoscopy Assist	Page 22	This is a free resource available to anyone
 Surgery Center of Oklahoma	Page 21	This is a free resource available to anyone
 MD save.	Page 25	This is a free resource available to anyone
 Texas Medical Management Formerly Texas Free Market Surgery	Page 28	This is a free resource available to anyone

Inpatient Procedures & Inpatient Surgery Shopping Resources

We always recommend policyholders reach out to our Healthcare PALs to shop for care and get the most out of their benefits.

Learn more about Healthcare PALs on [Page 10](#)

Handy Contact Page

Valuable Benefits & Fair Pricing Partners

Assist Health Group

Phone: 1-888-996-0650

Benefit PAL Mobile App

Phone: 1-888-430-3658

Email: mobileapp@neweralife.com

Careington Network

Phone: 1-800-441-0380

Web: www.careington.com/co/PAL

Colonoscopy Assist

Phone: 1-855-543-6566

Web: www.colonoscopyassist.com

Concierge, Powered by Healthcare Bluebook

Phone: 855-286-3663

Web: Schedule an online appointment [here](#)

Fair Pricing Search Tool

Web: Log into Policyholder Portal at www.neweralife.com

First Health Limited Benefit Plan Network

Phone: 1-800-226-5116

Web: www.firsthealthlbp.com

ID Cards: Log into Policyholder Portal at www.neweralife.com

First Health Primary Network

Phone: 1-800-226-5116

Web: www.myfirsthealth.com

ID Cards: Log into Policyholder Portal at www.neweralife.com

GoodRx

Phone: 1-855-268-2822

Web: www.goodrx.com

Green Imaging

Phone: 1-844-968-4647

Web: www.greenimaging.net

Healthcare PALs

Phone: 1-888-748-3040, prompt 3

Email: customeradvocate@neweralife.com

Laboratory Assist

Phone: 1-888-531-2030

Web: www.laboratoryassist.com

MD Save

Phone: 1-844-256-7696

Web: www.mdsave.com

Medical Bill Eraser, Powered by CareGuide

Phone: 469-902-2267

Web: Submit a case form at cgasaves.com/neweralife

New Era Telehealth Services

Phone: 1-877-643-1849

Web: Log into Policyholder Portal at www.neweralife.com

PAL Customer Service Departments

Claims Customer Service

For benefits or claims inquiries:

Phone: 1-888-748-3040

- Prompt 1 for providers only

- Prompt 2 for members only

Email: claimscustomerservice@neweralife.com

Policyholder Services

For basic policy, address, payment method, banking, dependents changes, reinstatements and cancellations:

Phone: 1-888-748-3040

Prompt 4 for members only

Email: policyholderservice@neweralife.com

Healthcare PALs

For help shopping for care:

Phone: 1-888-748-3040

- Prompt 3 for members only

Email: customeradvocate@neweralife.com

PAL Rx Saver, Powered by Drex

Phone: 1-877-643-1849

Web: www.newera.drex.com

ID Cards: Log into Policyholder Portal at www.neweralife.com

Radiology Assist

Phone: 1-855-346-5152

Web: www.radiologyassist.com

ScriptSave WellRx

Group #: 2242

Phone: 1-800-407-8156

Web: www.scriptsavewellrx.com

ID Cards: Log into Policyholder Portal at www.neweralife.com

ShopHealth

Phone: 1-866-901-3662

Web: www.fmma.org/shophealth/

Solis Mammography

Phone: 1-833-902-2104

Web: www.solismammo.com

Surgery Center of Oklahoma

Phone: 1-405-475-0600

Web: www.surgerycenterok.com

Texas Medical Management

Phone: 1-512-967-6238

Web: www.texasmedicalmanagement.com

Walk-In-Lab

Phone: 1-800-539-6119

Web: www.walkinlab.com

Healthcare Saving Tools

Paid for on behalf of PAL for eligible PAL members



Healthcare PALs

Your PAL when it comes to healthcare!

Our experienced team of claims professionals, nurses and care coordinators help guide members to quality care at a fair price. Members can reach out via phone or email and our Healthcare PALs will be able to answer any questions your member may have about their benefits or looking for care!

Services Offered

- Guidance on how to avoid surprise medical bills
- Assistance with benefits or claims
- Help shopping for quality healthcare providers, facilities and services
- And more

Contact Information

Healthcare PALs: 1-888-748-3040, prompt 3

Email: customeradvocate@neweralife.com



New Era Telehealth

Plan Specific Benefit

Talk to a doctor 24/7 for \$0!

With New Era's Telehealth services, your policyholders can talk to a doctor, get a diagnosis, and even a prescription if needed, all within minutes. This virtual service is available from the comfort of their home or while traveling! Policyholders can access their New Era Telehealth services through their Policyholder Portal, Benefit PAL Mobile app or by calling New Era Telehealth support!

Note: Dependents 18 years of age or older must access service through their own Policyholder Portal account.



Contact and Access Information

Telehealth Support: 1-877-643-1849

Online Access: Log into Policyholder Portal at www.neweralife.com



[New Era Telehealth Member Flyer](#)

Available for the following plans

- | | | |
|------------------------|--------------------------|-------------------------|
| • Optimum Health Saver | • Premier Health Saver | • Health Saver Plus III |
| • Health Choice Select | • Health Saver Plus Gold | |



First Health Networks

Plan Specific Benefit

Helping your policyholders stretch their benefit dollars further through significant network savings!

Whether your policyholder chooses to go in-network or out-of-network, their health plan pays the same benefits for covered services received. To help them save on medical care, their health plan includes access to the First Health Network. Policyholders can download a digital copy of their ID Cards anytime from the Policyholder Portal or through the Benefit PAL mobile app.

First Health is a subsidiary company of Aetna and is recognized nationwide.



Contact and Access Information

First Health Provider Search Support: 1-800-226-5116

Hospital Indemnity Plan Provider Search: www.firsthealthlbp.com

Specified Disease Plan Provider Search: www.myfirsthealth.com

Digital ID Cards: Log into Policyholder Portal at www.neweralife.com



[First Health LBP Network Member Flyer](#)

Networks available for the following plans

First Health **Limited Benefit Plan** Network:

- Optimum Health Saver
- Premier Health saver
- Health Choice Select
- Health Saver Plus Gold
- Health Saver Plus III

First Health **Primary** Network:

- Specified Disease
- Specified Disease Plus



Fair Pricing Tool,

Powered by Healthcare Bluebook

Plan Specific Benefit

A quality and cost navigation tool that helps your policyholder stop overpaying for their healthcare services!

The cost of healthcare services varies significantly between providers. Our Fair Pricing Tool can help policyholders determine the Fair Price in their area. That way, they'll know if they are overpaying for services received. Search for fair pricing on services such as: procedures, hospitals, doctors and more!



Access Information

Option 1: Login to the Policyholder Portal online at www.neweralife.com. From the main menu, select "Fair Pricing", then "Search Tools", then "Fair Pricing Tool"

Option 2: Login through the Benefit PAL mobile app, then select "Fair Pricing Tool" from the dashboard

Available for the following plans

- Optimum Health Saver
- Health Choice Select
- Premier Health Saver
- Health Saver Plus Gold
- Health Saver Plus III
- Flex Choice Health



Concierge,

Powered by Healthcare Bluebook

Plan Specific Benefit

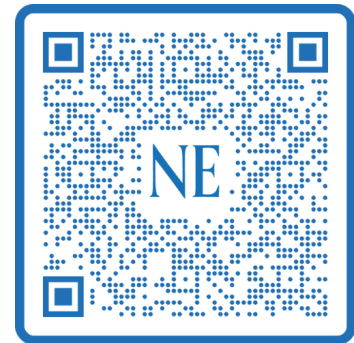
Save big on outpatient surgeries and other medical services!

Think of Concierge as your personal healthcare shopper - scheduling care, handling details and even bundling procedures into one easy bill. With hands-on support from Concierge, you'll avoid surprise bills and maximize savings on the care you need.



Access Information

- Option 1:** Schedule an online appointment using [this link](#)
Option 2: Call the Concierge team at **855-286-3663**



[Concierge Scheduler](#)

Available for the following plans

- | | |
|------------------------|--------------------------|
| • Optimum Health Saver | • Health Saver Plus Gold |
| • Health Choice Select | • Health Saver Plus III |
| • Premier Health Saver | • Flex Choice Health |



PAL Rx Saver, Powered by Drex

Plan Specific Benefit

Save 29.3% on average with PAL Rx Saver!

Drex's overall prescription pricing is lower than any competitor!
PAL Rx Saver, powered by Drex, includes a network of 65,000+ pharmacies where policyholders can find the best price for prescription meds with a simple search.



Contact and Access Information

Drex Support: 1-877-643-1849

Drex Portal & Drug Search Tool: www.newera.drex.com

ID Cards: Log into Policyholder Portal at www.neweralife.com



[PAL Rx Saver Member Flyer](#)



[PAL Rx Saver Savings Guide](#)

Available for the following plans

- Health Choice Select
- Premier Health Saver
- Flex Choice Health



ScriptSave WellRx

Plan Specific Benefit

Locate low prices on prescriptions!

At no extra cost, policyholders have access to use the ScriptSave WellRx prescription savings card and app to receive instant savings on both brand name and generic prescription medication.



Contact and Access Information

Group #: 2242

ScriptSave WellRx Support: 1-800-407-8156

Web: www.scriptsave.com

ID Cards: Log into Policyholder Portal at www.neweralife.com

Available for the following plans

- Optimum Health Saver
 - Health Saver Plus Gold
 - Health Saver Plus III
-



Medical Bill Eraser, Powered by CareGuide

Plan Specific Benefit

Advocates who work to reduce medical bills!¹

Does your policyholder need help fighting a medical bill?¹ Call on the Medical Bill Eraser advocacy team powered by CareGuide, for help. These world class advocates are dedicated to fighting on your policyholder's behalf to reduce or possibly eliminate large medical bills¹ using innovative technology and expert negotiation techniques. The Medical Bill Eraser team uses a remarkable approach that has been proven to reduce medical bills by 62% on average!



Contact and Access Information

- Complete the form online at cgasaves.com/neweralife; or
- Call Medical Bill Eraser Team at 469-902-2267



[CareGuide Member Flyer](#)

Available for the following plans

- Optimum Health Saver
- Premier Health Saver
- Health Saver Plus III
- Health Choice Select
- Health Saver Plus Gold

¹ Medical Bill Eraser Powered by CareGuide services may only be used for out-of-pocket medical bills of \$2,500 or greater. Note: This can be multiple bills related to one medical event.



Careington Network

Plan Specific Benefit

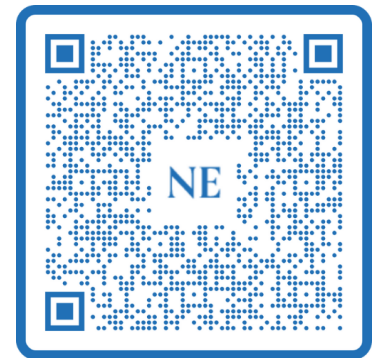
Maximize dental savings!

Members can save 20% to 50% on most dental procedures and services through one of the largest dental networks across the nation. Members save on services like routine oral exams, cleanings, dentures, root canals, crowns and more!

Contact and Access Information

Phone: 1-800-441-0380

Careington Provider Search: www.careington.com/co/PAL



[Handy Member Guide](#)
[Submitting Dental Choice Plus Claims](#)

Available for the following plans

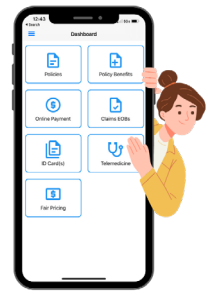
- Dental Choice Plus
-



Benefit PAL Mobile App

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

Policyholders can use our Benefit PAL app to access certain features of their Policyholder Portal. It gives them access to important policy information at their finger tips, anytime, anywhere!



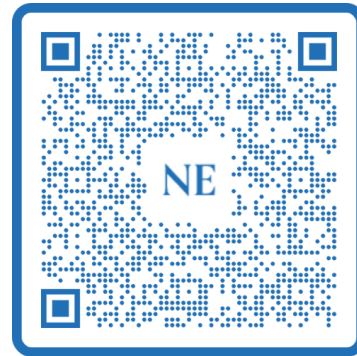
Contact Information

Phone: 1-888-430-3658

Email: mobileapp@newerallife.com



[Benefit PAL Member Flyer](#)



[Benefit PAL Member Guide](#)

Fair Pricing Partners & Resources

Free resources available to anyone

Surgery Center of Oklahoma

Offers transparent, direct, package pricing for an array of procedures.

This facility has been accredited by the AAAHC since 1998 without interruption and has annually provided care to thousands of patients! Fees for the surgeon, anesthesiologist and facility are all included in one low price. There are no hidden costs, charges or surprises! Featured Procedures include: arthroscopy, ear surgery, eye surgery, foot and ankle surgery, fractures, general surgery and more!



Contact Information

Phone: 405-475-0600

Web: surgerycenterok.com

Assist Health Group

Shop for care at the best price!

Assist Health Group brings amazing nationwide savings to your clients! From colonoscopies to blood draws, Assist Health Group covers an enormous amount of services at an inclusive and fair price.



Colonoscopy Assist offers a national network of providers ready to provide screening services that are available to everyone at affordable, pre-negotiated rates! Screening services include: Colonoscopies, Upper Endoscopy / EGD, Cologuard, Fecal Immunochemical Test (FIT) and Fecal Occult Blood Test (FOBT).

Contact Information

Phone: 1-855-543-6566

Web: www.colonoscopyassist.com



With a national network of laboratories and draw locations ready to help, Laboratory Assist brings access to diagnostic lab tests to all 50 states. Lab Test Services include: allergy tests, drug tests, antibody tests and more!

Contact Information

Phone: 1-888-531-2030

Web: www.laboratoryassist.com



Save on diagnostic imaging at hundreds of imaging centers nationwide. Radiology imaging services include: MRIs, CT Scans, PET Scans, ultrasounds, x-rays, mammograms and more!

Contact Information

Phone: 1-855-346-5152

Web: www.radiologyassist.com

Green Imaging

Offers easy, affordable, medical imaging services!

The cash-pay price Green Imaging provides is the final price policyholders pay. There's no extra charge for the radiologist fee! Their high quality facilities have board-certified and fellowship-trained radiologists who evaluate images.

Medical imaging services include: MRIs, PAT/CT Scans, Arthrograms, Bone Density tests, Myelograms, Nuclear Medicine and more!



Contact Information

Phone: 1-844-968-4647

Web: www.greenimaging.net

GoodRx

Use Good Rx to search for current drug prices and discounts!

GoodRx gathers current prices and discounts to help find the lowest cost pharmacy for your prescriptions. GoodRx provides coupons that can help your clients pay less than the cash price for their prescription. They're free to use and are accepted at virtually every U.S. pharmacy. Save on brand-name drugs, generic drugs, prescriptions for pets and more!



Contact Information

Phone: 1-855-268-2822

Web: www.goodrx.com

MD Save

Shop affordable medical procedures nearby!

MD Save is a tool that helps compare local prices, save money and buy procedures, all in one place. Save an average of 50%. No membership fees. No surprise bills!

Featured medical services include: Imaging and radiology, bariatrics, therapy, gastroenterology, cardiac imaging, general surgery, pediatrics, primary care and more!



Contact Information

Phone: 1-844-256-7696

Web: www.mdsave.com

ShopHealth

A resource for finding low prices on high quality medical care!

Participants of the Free Market Medical Association voluntarily post their best prices here, so you know you are getting the best value.

Medical care services include: knee scopes, muscle repairs, carpal tunnel release, vaccinations, imaging, primary care, dermatology care and more!



SHOPHEALTH
HEALTHCARE MARKETPLACE

Contact Information

Phone: 1-866-901-3662

Web: <https://fmma.org/shophealth/>

Solis Mammography

Provides a state-of-the-art screening experience that delivers both accuracy and comfort.

Solis Mammography focuses on breast health which has made them the provider of choice for generations of women. With dedicated breast radiologists, state-of-the art technology, and a woman-centric, high-touch experience, Solis Mammography delivers a better mammogram. Ask for the cash price to receive one of the lowest prices on mammogram services in the country!



Mammography services include: screening mammogram, diagnostic mammogram, breast ultrasound, breast biopsy and bone density tests.

Contact Information

Phone: 1-833-979-2086

Web: www.solismammo.com

Texas Medical Management

Free market medicine solution in Texas for surgical procedures!

Provides predictable healthcare costs by combining all the necessary elements of your surgery into one transparent price. Offers a broad range of specialties, both outpatient and inpatient.

Featured surgery services include: hernia surgery, gallbladder surgery, knee surgery, tonsil surgery, hysterectomy, shoulder surgery and more!



Contact Information

Phone: 1-512-967-6238

Web: www.texasmedicalmanagement.com

Walk-In-Lab

Convenient, Affordable, and Confidential Lab Testing

Walk-In Lab provides affordable, convenient, and confidential lab testing directly to consumers. Order any lab test you need and save on healthcare costs. No insurance or doctor's order is required to enjoy discounted online lab testing services.



Visit the Walk-In-Lab website to see all the lab services they offer!

Contact Information

Phone: 1-800-539-6119

Web: www.walkinlab.com