

Value-added Benefits listed below are not part of this policy. TelaDoc, The Karis Group, access to ScriptSave and the PHCS Network are value-added healthcare programs from other providers designed to save you money and enhance your healthcare experience without additional cost to you.

### Value-added Benefits At No Additional Cost



**TELADOC**

Teladoc is a convenient alternative to urgent care or ER visits. U.S. board-certified physicians are available anytime, anywhere, and can resolve many non-emergency medical issues. They can resolve most non-emergency medical issues via phone or online video. Saving you time and money by getting no cost care in three easy steps:



**Step 1: Contact TelaDoc 24/7/365**  
Access Teladoc's network via phone, video or mobile app by going to [www.teladoc.com](http://www.teladoc.com)



**Step 2: Talk with a Physician**  
A physician will review your medical history and contact you with in minutes



**Step 3: Resolve the Issue**  
A physician will diagnose and prescribe medication, and if medically necessary will send prescription to your pharmacy



the**karis**group®  
**karis360**

### Advocating for Patients

Making healthcare work all begins with the Karis360 platform of services that are designed to assist at each stage of your healthcare experience. With Karis360, you have unlimited access to a dedicated team of professional Advisors available by phone to assist with healthcare-related questions and concerns.



**Healthcare Navigator®** Policyholders gain a resource and concierge-style service to help them through the chaos and confusion often associated with the healthcare marketplace. Our expert advisors will find everything needed to quickly and thoroughly solve your needs, including finding doctors and healthcare facilities, obtaining best available pricing for procedures, or help shop for better pricing on prescription drugs, imaging services or lab tests.



**Karis Surgery Saver®** For those planning non-emergency surgical procedures, our team works to save money by "shopping" the local and regional market for healthcare facility options that combine affordability and quality services for a given non-emergency surgery.



**Karis Bill Negotiator®** Is available to address your out-of-pocket portion of medical bills incurred after healthcare services are performed—this element of our service is quite valuable and often reduces the amount owed by the customer.



**Concierge Phone Service.** Our focus is on providing a concierge-type patient advocacy service by a toll free phone number for the use of each of our policyholders. Upon receiving a inquiry via phone, our team will define the issue, establish mutual expectations and proceed in fulfilling the request.

-Karis360 is not insurance and does not provide funds to pay for bills. This is a best-efforts service and results can not be guaranteed -

### SAVE ON BRAND-NAME AND GENERIC PRESCRIPTIONS



ScriptSave card is provided at NO Cost to help you save money on your prescriptions! It's easy-to-use; just present this savings card at any participating pharmacy when filling or refilling a prescription. Your card is ready to be used right away. The card is accepted at over 62,000 participating pharmacies nationwide. This does include most chain and independent retail pharmacies. To find a participation pharmacy near you, visit [www.ScriptSave.com](http://www.ScriptSave.com) and include your group number Get started today and compare before you buy!

- THE SCRIPTSAVE PRESCRIPTION CARD IS DISCOUNT ONLY - NOT INSURANCE -



### SAVE BY TAKING ADVANTAGE OF THE PPO NETWORK DISCOUNTS

While you are free to use any Doctor or Hospital you choose without Penalty. You have the option of accessing the MultiPlan / PHCS Limited Benefit Network to take advantage of great savings at no additional costs. You will have access to Doctors, Hospitals, Labs, Imaging Centers and Home Healthcare Centers.

To find providers in your area go to [www.neweralife.com](http://www.neweralife.com) and select **Provider Search**.