

Dear _____

I wanted to thank you for the opportunity to assist you with your health insurance needs and to let you know that your new health insurance application is processing. You may receive an email link at the email address you provided on the application allowing you to review and sign the application. If you don't see it you might check your spam folder. It will come from New Era Life which is the parent company of Philadelphia American. Attached is a brochure. Please complete the verification as soon as possible so that your application does not get delayed.

Once your health insurance policy is approved you will be mailed your Policy (s) and insurance cards. A few days later, you should also get a separate envelope from **TELADOC** (www.teladoc.com). Please set up your account with them as soon as you receive your package. This is another value added option provided at no cost to you. It allows you and your family 24 hour access to a physician and who in certain situations can prescribe medication.

The **SCRIPTSAVE Rx** card (www.Scriptsave.com) group #2242 is also included in your welcome packet and provides you with prescription discounts at all major pharmacies. You should log in and locate both a pharmacy and the best pricing on your medication before you decide on where to have your RX filled.

And Healthcare Blue book (www.healthcarebluebook.com) is another valuable tool to review before seeking treatment to find the providers offering reasonable pricing as well as giving the client a basis to better predict fair pricing.

The Philadelphia American plan will pay benefits to any doctor or facility for items that are covered under your policy. But to get the most out of your plan, you should try to utilize doctors who are in the Multi Plan PHCS PPO network. You can look up doctors, hospitals and Lab for X rays etc. that are in the **PPO network** at <http://www.multiplan.com/search/search-2.cfm?originator=84477>.

As a reminder, the annual checkup visit benefit becomes available 60 days after the plan effective date. All other benefits for illness or injury are effective immediately.

Here is a breakdown of the monthly billing for your plan:

Health insurance plan with critical illness	\$XXX.XX
Dental Plus	\$
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TOTAL ONGOING MONTHLY CHARGES	\$XXX.XX5

(Plus a one-time \$30 application nonrefundable fee for your health plan and \$25 for dental)

Thanks again for your business and please let me know if you ever have any questions about this plan or know anyone else who needs health or life insurance!