



FREE MARKET HEALTH PLANS®

The Right Coverage. Real Value.

How to Get the Most Out of Your Health Plan

National General/Aetna STM + Health Savers GOLD



You have a very unique and benefit rich health plan, perhaps a bit different than what you are used to but one that can really work to minimize your out of pocket costs for healthcare. It is important that you know how to present and use it with providers so that you get the most benefits from the plan.

Submitting Benefit Cards to Providers

Each time you receive medical care submit BOTH the National/General Aetna card and your Philadelphia American Health Savers card to the provider. The best way to present and position your plan to them is:

- “National General/Aetna is the primary coverage, Philadelphia American/Health Savers is my secondary coverage.”
- This puts it into terms they can understand and process the claim.
- The Aetna (see logo on the back of your card) network will get you the best price on the plan, then Health Savers pays additional benefits.
- Tip: When asked, Who is your health insurance with?
 - o Answer: Aetna
 - o Aetna manages the plan and claims, that is what the provider needs to know.

How the Plan Works

They are separate plans, but working together will provide you the most in benefits. Lets look at an actual claim example:

Place of Claim	Description	Amt Billed	Aetna Negotiated Price	Health Savers Gold Benefit	Your out of pocket cost
Doctors Office	Sick visit	\$129.00	\$ 95.65	\$ 120.00	\$ 0.00

Prescriptions



At no extra cost you have access to use the prescription savings card, or app, to receive instant savings on both brand name and generic prescription medication. ScriptSave WellRX is accepted at over 62,000 pharmacies! Philadelphia American's group number is 2242. www.scriptsavewellrx.com.

Your prescription coverage is only available through your Health Savers plan, National General/Aetna does not cover prescriptions.

Health Savers GOLD does have a prescription benefit of \$20 towards a generical drug or \$40 towards a brand name drug. You must file the claim to receive this benefit and be reimbursed by submitting a claim form.



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Call us for Help

We are here to help you with your plan, don't hesitate to contact us for questions or guidance. (513) 229-7957 or email info@freemarketplans.com



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