

**Navigate Your Employee Health Benefits:
Simplify - Connect - Succeed**



**Toll-Free (888) 391-3301
www.insurancepal.net**



In order to use the Insurance Pal app you need to download it from your Apple or Google Play app store or go to www.insurancepal.net for more information. More sample screenshots are available online.

DOWNLOAD FOR APPLE



1. On the Home screen, tap App Store
2. To search go to the search icon at the bottom.
3. Type in "insurancepal"
4. Tap the app.
5. Tap GET then tap INSTALL
6. If prompted, sign in to the iTunes Store to complete the install.
7. Go to your Home Screen and find the App Icon.
8. Tap the Insurancepal Icon
9. On the Home Screen login with your health insurance id and password

DOWNLOAD FOR ANDROID

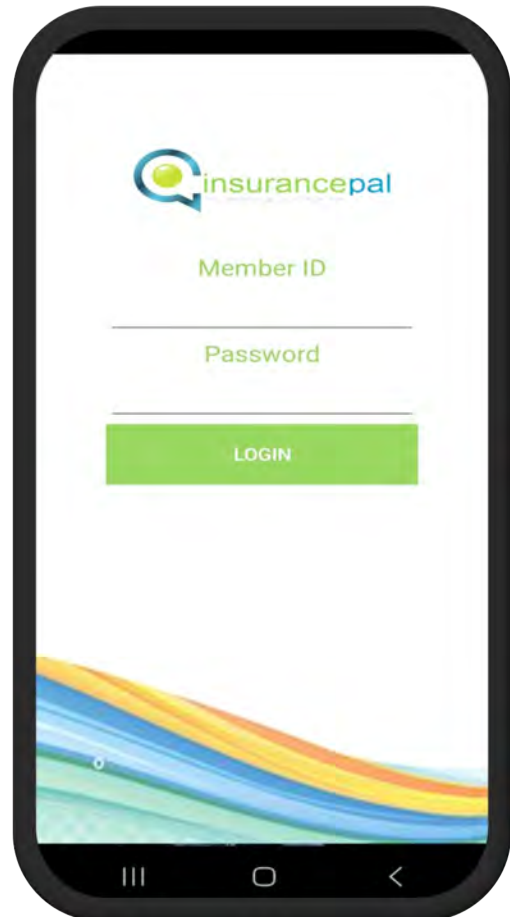


Google Play

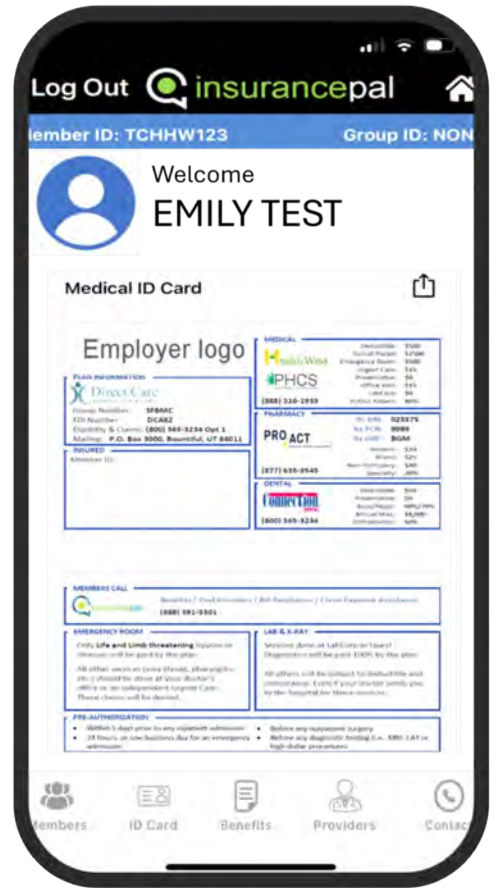
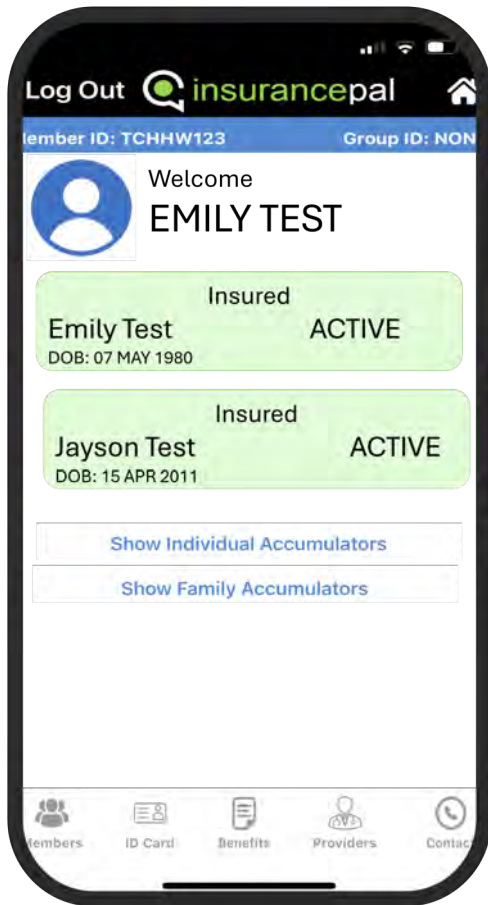
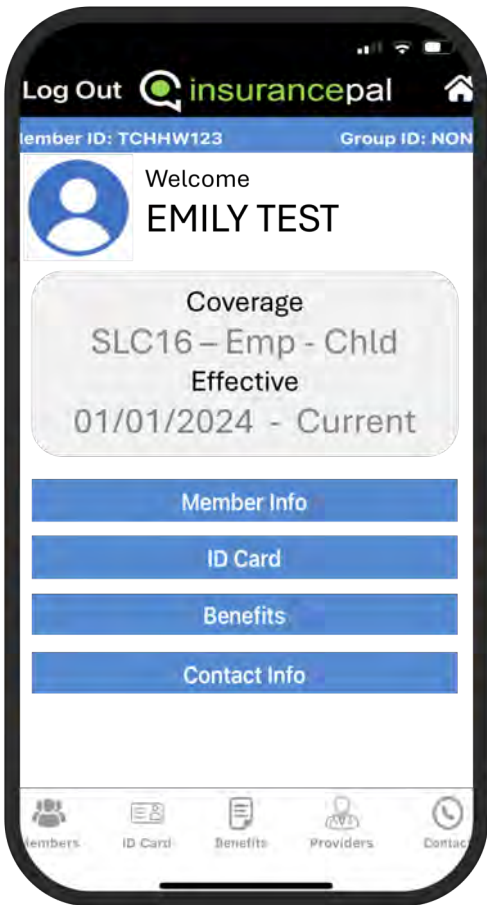
1. Tap the Play Store Icon.
2. Type "insurancepal" in the search box and tap the search key.
3. Select the app from the search results
4. Click the Install button
5. Tap Open when the installation is complete or,
6. find the app on your home screens.
8. Tap the Insurancepal Icon.
9. On the Home Screen login with your health insurance id and password

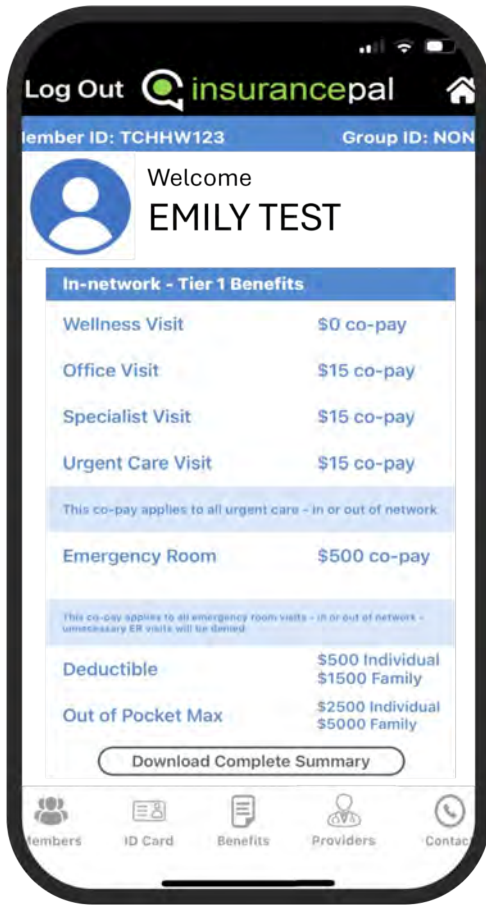
Manage and understand your health plan with our mobile app. Easily access your member ID card, send it to your healthcare provider, find essential health plan details, locate doctors, access important contact information, and more — all securely and conveniently from your phone. Use your member login that your TPA has provided to access the Insurance Pal app anytime, anywhere!

A simple log in gives you access to your ID card, benefits, and other insurance information.



Real-time Eligibility & Digital ID Card





SAMPLE CLIENT Schedule of Medical Benefits

Coverage Begins: First day of the month following 90 days of service. Minimum weekly hours for coverage: 30 hrs

Important information regarding your Tiered Benefit Plan - Health Care has negotiated substantial discounts with certain preferred providers and facilities in your area. As a result, when you choose to utilize these providers/facilities, you will receive a better benefit. These preferred providers and facilities are referred to in this document as Tier 1. To find a Tier 1 provider or facility, go to www.healthinsurancepal.com or you can 1-800-534-1000 to speak to a representative.

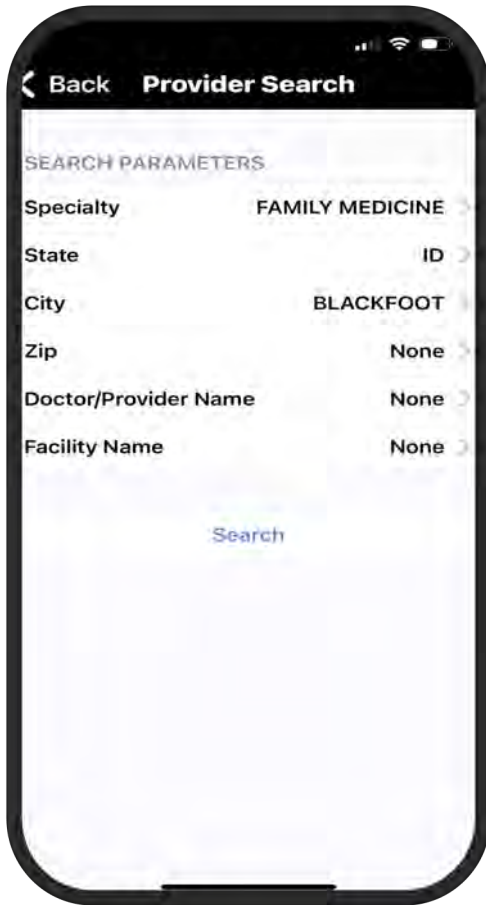
Please Note: If you choose to go to Tier 2 or Tier 3 / Out-of-Network providers or facilities, you will receive lower benefit payments towards your claims.

Benefit Description	Network Providers		Tier 3	Benefit Limits
	Tier 1 BMC /Health West www.healthinsurancepal.com	Tier 2 Network	Tier 3 - All Other Providers	
Annual or Lifetime Maximum Benefits	Unlimited			Notes: Limits are per person per calendar year
Annual Deductible	Individual \$500 Family \$1,000	Individual \$1,000 Family \$2,000	Individual \$3,000 Family \$6,000	
The Tier 1 deductible will apply to the Tier 2 Deductible if necessary, so that you will never pay more than the Tier 1 Deductible if you choose to use In-network Providers with the exception of providers that are Tier 2 and Tier 3 Deductibles do not meet the Tier 1 Deductible				
Annual Out-of-Pocket Max Includes Deductible	Individual \$1,500 Family \$3,000	Individual \$5,000 Family \$10,000	Unlimited Unlimited	
After the Out-of-Pocket Maximum has been reached, all eligible charges subsequently incurred during the Calendar Year will be paid at 80% Reimbursement for services and non-covered charges do not apply to the Out-of-Pocket Maximum. Deductible is not included in the Out-of-Pocket Maximum.				
Ambulance	Plan pays 80% of UAC	Plan pays 80% of UAC	Plan pays 80% of UAC	
An ambulance will only be paid if your condition is such that ground transportation to ambulance is whole or in part, is not appropriate. If it is determined that the air ambulance is not necessary the plan will pay the claim at the Tier 1 Deductible for inpatient and the Tier 2 Deductible for non-inpatient.				
Chemical Dependency *	Not Covered	Deductible, then Plan pays 70%	Deductible, then Plan pays 50% of the UAC allowed amount*	
Chiropractic Services	\$15 Co-pay, then Plan pays 100%	\$30 Co-pay, then Plan pays 100%	Not Covered	
Diagnostic X-ray, Lab-Major * (includes PET, PET/CT scans, MRI and Stress Studies)	Plan pays 80%	Deductible, then Plan pays 70%	Deductible, then Plan pays 50% of UAC allowed amount*	
Diagnostic X-ray, Lab-Minor - Independent Lab	Plan pays 100%	Plan pays 100%	Deductible, then Plan pays 50% of UAC allowed amount*	
Diagnostic X-ray, Lab-Minor - Facility	Deductible, then Plan pays 80%	Deductible, then Plan pays 70%	Deductible, then Plan pays 50% of UAC allowed amount*	
Dialysis - this is a carve-out benefit from the PPO Network	Reasonable and appropriate amount*	Reasonable and appropriate amount*	Reasonable and appropriate amount*	The Plan does not utilize any preferred provider network for dialysis services. Reasonable payments is 125% of Medicare allowed
Durable Medical Equipment	1st \$1,000 Expenses in excess of \$1,000**	Plan pays 100% Deductible, then Plan pays 80%	Plan pays 70% Deductible, then Plan pays 70%	Deductible, then Plan pays 50% of UAC allowed amount**

*Includes but is not limited to: crutches and walking canes, wheel chairs, scooters, walkers, etc. - The plan will reimburse 100% up to 100% for a supply during the first one year period.

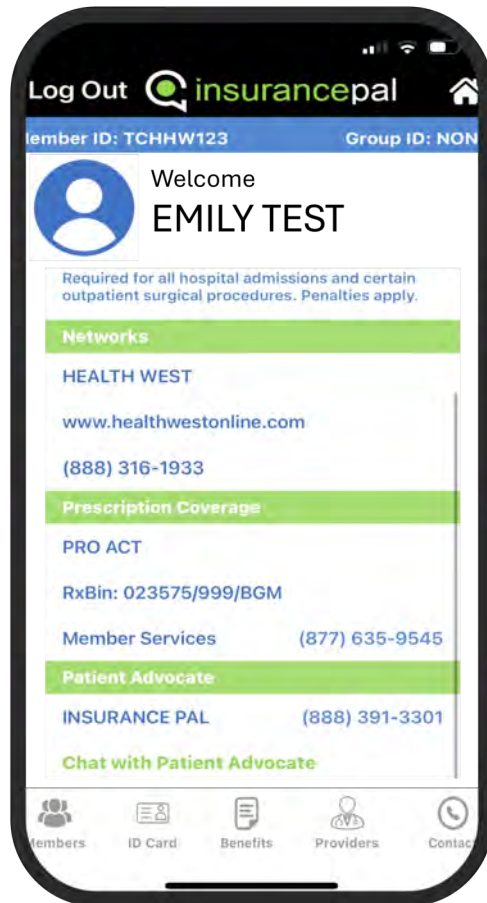
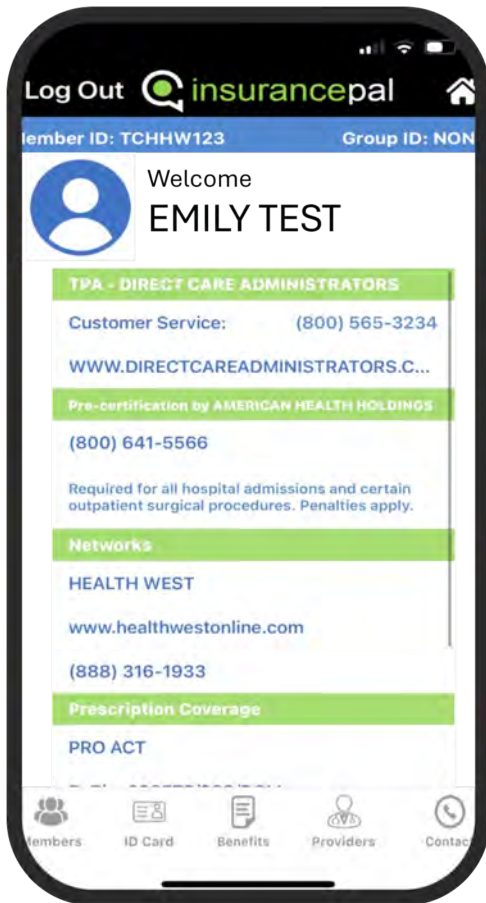
Access to Benefit Summaries





Real-time Provider Search

Important Contact Information



We can also take the guess work out of shopping for hospitals, surgeons and other healthcare services. We provide you with real cost information in order to help you make the best financial decision for your pocket book.

Insurance Pal provides the average cost of procedures and alternative healthcare provider options which allow you to make a more educated decision about your healthcare.



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